



# **STIC Search Report**

## **EIC 3600**

**STIC Database Tracking Number: 197139**

**TO: James Zurita**  
**Location: 5C18**  
**Art Unit : 3625**  
**Friday, August 11, 2006**  
**Case Serial Number: 8/884816**

**From: Janice Burns**  
**Location: EIC 3600**  
**Knox 4B71**  
**Phone: 2-3518**  
**Janice.Burns@uspto.gov**

### **Search Notes**

Dear Examiner

Please review the following results.

Other Companies:

[www.moviecritic.com](http://www.moviecritic.com) / Andromedia Likemind

Flimfinder / Firefly

GroupLens

If you have an questions or need a refocused please feel to contact me.

Janice Burns, MLS

ASRC Aerospace Corporation

US Patent & Trademark Office

Scientific & Technical Information Center

Electronic Information Center 3600

571-272-3518

571-273-0046 (fax)

[Janice.Burns@uspto.gov](mailto:Janice.Burns@uspto.gov)



Anekwe, Imelda (ASRC)

4

197139

From: JAMES ZURITA [james.zurita@uspto.gov]  
Sent: Friday, July 28, 2006 1:13 PM  
To: STIC-EIC3600  
Subject: Database Search Request, Serial Number: 09-884816

Requester:  
JAMES ZURITA (P/3625)  
Art Unit:  
TC 3600 - GROUP ART UNIT 3625  
Employee Number:  
78521  
Office Location:  
KNX 05A19  
Phone Number:  
(571)272-6766  
Mailbox Number:  
KNX 5C18

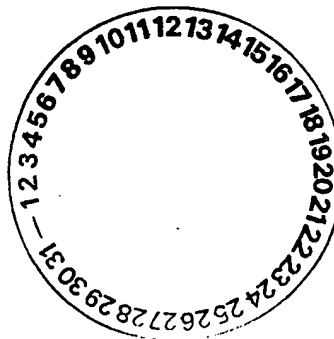
Case serial number:  
09 08-884816  
Class / Subclass(es):  
705/26  
Earliest Priority Filing Date:  
02/21/2000  
Format preferred for results:  
Paper

Search Topic Information:

1. (CURRENTLY AMENDED) A computer-implemented method for estimating how a user would rate an item that the user has not yet rated, the method comprising:  
in a computer system identifying one or more items that have been rated favorably by the user and that have ratings that satisfy a minimum rating threshold;  
in the computer system identifying one or more other users that have rated the one or more items and given ratings to the one or more items that are substantially similar to ratings given by the user to the one or more items; and  
in the computer system estimating how the user would rate the item that the user has not yet rated by determining the similarity between the one or more other items and the item that the user has not yet rated by comparing the ratings given by the one or more other users to the one or more items to ratings given by the one or more other users to the item that the user has not yet rated.

Special Instructions and Other Comments:

based on FIG. 7. plz call for clarifications. thx. jimz 571-272-6766



Set	Items	Description
S1	46	AU=(HASTINGS, W? OR HASTINGS W? OR (W OR REED) (2N)HASTINGS) OR BY=((W OR REED) (2N)HASTINGS)
S2	102	AU=(HUNT, N? OR HUNT N? OR NEIL(2N)HUNT) OR BY=(NEIL(2N)HUN- NT)
S3	140	AU=(RANDOLPH, M? OR RANDOLPH M? OR MARC(2N)RANDOLPH) OR BY- =(MARC(2N)RANDOLPH)
S4	2	AU=(CIANCUTTI, J? OR CIANCUTTI J? OR JOHN(2N)CIANCUTTI) OR BY=(JOHN(2N)CIANCUTTI)
S5	17	AU=(LANNING, S? OR LANNING S? OR STANLEY(2N)LANNING) OR BY- =(STANLEY(2N)LANNING)
S6	0	S1 AND S2 AND S3 AND S4 AND S5
S7	2	S1 AND S2 AND S3

File 350:Derwent WPIX 1963-2006/UD=200651  
(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)  
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200632  
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060803,UT=20060727  
(c) 2006 WIPO/Univentio

7/5/1 (Item 1 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2006 The Thomson Corporation. All rts. reserv.

0015696115 - Drawing available  
 WPI ACC NO: 2006-260102/200627  
 Related WPI Acc No: 2003-625181; 2005-394078; 2005-434041  
 XRPX Acc No: N2006-222472

**Movies renting automated method involves delivering additional movie to customer in addition to specified number of movies and subsequently updating movie rental queue**

Patent Assignee: NETFLIX INC (NETF-N)  
 Inventor: **HASTINGS W R ; HUNT N D ; RANDOLPH M B**  
**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 7024381	B1	20060404	US 2000561041	A	20000428	200627 B
			US 2003438727	A	20030514	

Priority Applications (no., kind, date): US 2000561041 A 20000428; US 2003438727 A 20030514

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 7024381	B1	EN	19	7	Continuation of application US 2000561041
					Continuation of patent US 6584450

#### Alerting Abstract US B1

NOVELTY - A specified number of movies is delivered to the customer based on the order list included movie rental queue received from the customer on internet. An additional movie is selected and delivered to the customer based on several delivery criteria and order list, and the movie rental queue is updated.

DESCRIPTION - An INDEPENDENT CLAIM is also included for movies renting computer system.

USE - For renting commercial goods e.g. video, movies, games and music to customers physically and on internet.

ADVANTAGE - Enables to separate the decision of what items to rent from the decision of when to rent the items. Enables customer to specific what items to run using a item selection criteria and receive the items at a future point in a time without having to go to the provider to pick-up the items. Customers are not constraint by conventional due dates and instead, are allowed to establish continuous, serialized rental streams of items. Allows more efficient inventory management.

DESCRIPTION OF DRAWINGS - The figure shows a flowchart explaining the on-line audio/video renting method.

**Title Terms/Index Terms/Additional Words:** RENT; AUTOMATIC; METHOD; DELIVER; ADD; MOVIE; CUSTOMER; SPECIFIED; NUMBER; SUBSEQUENT; UPDATE; QUEUE

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0015/16 A I F B 20060101

G06F-0017/60 A I L B 20051231

H04N-0007/173 A I L B 20060101

US Classification, Issued: 705026000, 381077000, 709206000, 725060000, 725104000

File Segment: EPI;  
 DWPI Class: T01  
 Manual Codes (EPI/S-X): T01-N01A2

**7/5/2 (Item 2 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
 (c) 2006 The Thomson Corporation. All rts. reserv.

0013531758 - Drawing available  
 WPI ACC NO: 2003-625181/200359  
 Related WPI Acc No: 2005-394078; 2005-434041; 2006-260102  
 XRPX Acc No: N2003-497425

**Method for renting items e.g. movies to customers, involves providing specified number of items to customer in response to one or more item delivery criteria being satisfied**

Patent Assignee: NETFLIX.COM INC (NETF-N)  
 Inventor: **HASTINGS W R ; HUNT N D ; RANDOLPH M B**  
**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 6584450	B1	20030624	US 2000561041	A	20000428	200359 B

Priority Applications (no., kind, date): US 2000561041 A 20000428

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6584450	B1	EN	23	7	

**Alerting Abstract US B1**

NOVELTY - A specified number of items indicated by the item selection criteria are provided to the customer. In response to receiving any of the items provided to the customer, one or more items indicated by the selection criteria are provided to the customer, so that the total number of items provided to the customer does not exceed the specified number.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.a computer-readable medium carrying sequences of instructions to cause processors to perform the method; and
- 2.an apparatus for renting items to consumers.

USE - For renting items such as movies, video games or music to customers using inventory rental models.

ADVANTAGE - Customers specify what items to rent using the item selection criteria and receive the items at a future point in time, without shopping. The selection criteria is user specific and indicates a desired fulfillment sequence allowing more efficient inventory management.

DESCRIPTION OF DRAWINGS - The figure illustrates an approach for renting audio/video items to customers over the Internet using both Max out and Max turns.

**Title Terms/Index Terms/Additional Words:** METHOD; RENT; ITEM; CUSTOMER; SPECIFIED; NUMBER; RESPOND; ONE; MORE; DELIVER; CRITERIA; SATISFY

**Class Codes**

International Classification (Main): G06F-017/60  
 US Classification, Issued: 705026000

EIC 3600

Dialog Search

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2A; T01-S03

JMB

10-Aug-06

Set	Items	Description
S1	2407694	ITEM OR ITEMS OR PRODUCT? ? OR MOVIE? OR FILM OR FILMS OR - DVD OR DVDS OR BOOK? ?
S2	1105915	USER? OR MEMBER? ? OR SUBSCRIBER? ? OR FANS OR VIEWER? ? OR CONSUMER? ? OR CUSTOMER
S3	1822294	RATE? ? OR RATING OR RANK? ? OR RANKING OR WEIGHT??? OR SC-OR??? OR RECOMMENDATION?
S4	6326168	COMPAR??? OR BASED OR MATCH??? OR ANALY?
S5	3191284	OTHER OR ANOTHER OR LIKE-MINDED OR LIKE()MINDED OR RELATED OR SIMILAR?
S6	1067601	TASTE OR TASTES OR INTEREST? ? OR PATTERN? ? OR PREFERENCE? ?
S7	3495311	ESTIMAT??? OR APPROXIMAT? OR DETERMIN??? OR PREDICT???
S8	19280	S2 AND S3 AND S1
S9	161067	S4 AND S5 AND S6
S10	188138	S7(10N)S3
S11	115	S8 AND S9 AND S10
S12	77	S11 NOT PY>2000
S13	77	RD (unique items)
S14	10156	S2(S)S3(S)S1
S15	66	S14 AND S9 AND S10
S16	33	S15 NOT PY>2000
S17	33	RD (unique items)
S18	10156	S2(S)S3(S)S1
S19	95223	S4(S)S5(S)S6
S20	49	S18 AND S19 AND S10
S21	18	S20 NOT PY>2000
S22	18	RD (unique items)
File	2:INSPEC	1898-2006/Jul W5 (c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2006/Jun (c) 2006 ProQuest Info&Learning
File	65:Inside Conferences	1993-2006/Aug 11 (c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2006/Jul (c) 2006 The HW Wilson Co.
File	474:New York Times Abs	1969-2006/Aug 10 (c) 2006 The New York Times
File	475:Wall Street Journal Abs	1973-2006/Aug 10 (c) 2006 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group

**22/5/1 (Item 1 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

07354798 INSPEC Abstract Number: C1999-10-7250R-032

**Title: On-line learning of user preferences in recommender systems**

Author(s): Delgado, J.; Ishii, N.

Author Affiliation: Nagoya Inst. of Technol., Japan

Journal: International Journal of Knowledge-Based Intelligent Engineering Systems vol.3, no.3 p.194-9

Publisher: Univ. South Australia,

Publication Date: July 1999 Country of Publication: Australia

CODEN: IJKSFO ISSN: 1327-2314

SICI: 1327-2314(199907)3:3L.194:LLUP;1-Y

Material Identity Number: G470-1999-003

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Experimental (X)

Abstract: Recommender systems, sometimes called automated collaborative filtering, are learning systems that make use of a database representing multi- **user preferences** over **items** (e.g. a **score [ user , item ]** matrix), to try to **predict** the **preference** towards new **items** or **products** regarding a particular **user**. The objective is to filter and present to the **user** the options that are most attractive for him; i.e. he would probably like the most. We consider online algorithms for performing such task. In particular, we introduce a new algorithm for online learning of **user preferences** called Voting-by-Category **Weighted Majority Prediction** (VC-WMP) algorithm. In a nutshell, it proposes: clustering of **items** by categories in order to reduce the dimensionality and sparseness of the **score** matrix; and a variant of a majority vote learner with selection of voters **based** on the correlation of **user** profiles. We then give some experimental results **comparing** our results to **other** approaches. (12 Refs)

Subfile: C

Descriptors: information retrieval; Internet; learning (artificial intelligence); learning systems; user modelling

Identifiers: online learning; user preferences; recommender system; automated collaborative filtering; learning systems; database; Voting-by-Category **Weighted Majority Prediction**; score matrix; majority vote learner; user profiles; experimental results; user model; information retrieval; Internet

Class Codes: C7250R (Information retrieval techniques); C7210N (Information networks); C1230L (Learning in AI); C6170K (Knowledge engineering techniques); C6180 (User interfaces)

Copyright 1999, IEE

**22/5/2 (Item 2 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

07299853 INSPEC Abstract Number: C1999-08-1230-020

**Title: Empirical analysis of predictive algorithms for collaborative filtering**

Author(s): Breese, J.S.; Heckerman, D.; Kadie, C.

Author Affiliation: Microsoft Res., Redmond, WA, USA

Conference Title: Uncertainty in Artificial Intelligence. Proceedings of the Fourteenth Conference (1998) p.43-52

Editor(s): Cooper, G.F.; Moral, S.

Publisher: Morgan Kaufmann Publishers, San Francisco, CA, USA

Publication Date: 1998 Country of Publication: USA xi+540 pp.



ISBN: 1 55860 555 X      Material Identity Number: XX-1998-02161  
Conference Title: Proceedings of Uncertainty in Artificial Intelligence (UAI-98)

Conference Sponsor: AT&T Labs.; Hugin Expert A/S; Inf. Extraction & Trans.; Microsoft Res.; NEC

Conference Date: 24-26 July 1998      Conference Location: Madison, WI, USA

Language: English      Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: Collaborative filtering or recommender systems use a database about **user preferences** to predict additional topics or **products** a new **user** might like. In this paper we describe several algorithms designed for this task, including techniques **based** on correlation coefficients, vector- **based similarity** calculations, and statistical Bayesian methods. We **compare** the predictive accuracy of the various methods in a set of representative problem domains. We use two basic classes of evaluation metrics. The first characterizes accuracy over a set of individual predictions in terms of average absolute deviation. The second estimates the utility of a ranked list of suggested **items**. This metric uses an **estimate** of the probability that a **user** will see a **recommendation** in an ordered list. Experiments were run for datasets associated with 3 application areas, 4 experimental protocols, and the 2 evaluation metrics for the various algorithms. Results indicate that for a wide range of conditions, Bayesian networks with decision trees at each node and correlation methods outperform Bayesian-clustering and vector- **similarity** methods. Between correlation and Bayesian networks, the preferred method depends on the nature of the dataset, nature of the application (ranked versus one-by-one presentation), and the availability of votes with which to make predictions. **Other** considerations include the size of database, speed of predictions, and learning time. (13 Refs)

Subfile: C

Descriptors: belief networks; correlation methods; decision trees; prediction theory; query processing

Identifiers: predictive algorithms; collaborative filtering; recommender systems; correlation coefficients; vector-based similarity calculations; statistical Bayesian methods; ranked list; evaluation metrics; Bayesian networks; decision trees

Class Codes: C1230 (Artificial intelligence); C1160 (Combinatorial mathematics); C6170K (Knowledge engineering techniques); C6160 (Database management systems (DBMS))

Copyright 1999, IEE

**22/5/3      (Item 3 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

07288003      INSPEC Abstract Number: C1999-08-7250N-009

**Title: Learning collaborative information filters**

Author(s): Billsus, D.; Pazzani, M.J.

Author Affiliation: Dept. of Inf. & Comput. Sci., California Univ., Irvine, CA, USA

Conference Title: Machine Learning. Proceedings of the Fifteenth International Conference (ICML'98)      p.46-54

Editor(s): Shavlik, J.

Publisher: Morgan Kaufmann Publishers, San Francisco, CA, USA

Publication Date: 1998      Country of Publication: USA      x+580 pp.

Material Identity Number: XX-1998-02164

Conference Title: Proceedings of Machine Learning (ICML-98)

Conference Date: 24-27 July 1998      Conference Location: Madison, WI, USA

Language: English      Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Predicting **items** a **user** would like on the basis of **other users** ' ratings for these **items** has become a well-established strategy adopted by many **recommendation** services on the Internet. Although this can be seen as a classification problem, algorithms proposed thus far do not draw on results from the machine learning literature. We propose a representation for collaborative filtering tasks that allows the application of virtually any machine learning algorithm. We identify the shortcomings of current collaborative filtering techniques and propose the use of learning algorithms paired with feature extraction techniques that specifically address the limitations of previous approaches. Our best-performing algorithm is **based** on the singular value decomposition of an initial matrix of **user** ratings, exploiting latent structure that essentially eliminates the need for **users** to **rate** common **items** in order to become **predictors** for one **another** 's **preferences** . We evaluate the proposed algorithm on a large database of **user** ratings for motion pictures and find that our approach significantly outperforms current collaborative filtering algorithms. (13 Refs)

Subfile: C

Descriptors: cinematography; feature extraction; Internet; learning (artificial intelligence); online front-ends; pattern classification; singular value decomposition; software performance evaluation; user modelling

Identifiers: collaborative information filters; machine learning algorithms; user ratings matrix; recommendation services; Internet; classification; feature extraction techniques; singular value decomposition ; latent structure; user preference prediction; motion picture ratings database; performance evaluation

Class Codes: C7250N (Search engines); C7210N (Information networks); C1250 (Pattern recognition); C6180 (User interfaces); C6170K (Knowledge engineering techniques)

Copyright 1999, IEE

#### 22/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

07033591 INSPEC Abstract Number: B9811-6210L-044, C9811-5620W-024

**Title: Performance of TCP over cable modems and ADSL**

Author(s): Lampard, G.J.

Author Affiliation: British Telecom Res. Labs., Ipswich, UK

Conference Title: Multimedia Applications, Services and Techniques - ECMAS'T'98. Third European Conference. Proceedings p.380-7

Editor(s): Hutchison, D.; Schafer, R.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 1998 Country of Publication: Germany xvi+532 pp.

ISBN: 3 540 64594 2 Material Identity Number: XX98-01493

Conference Title: Multimedia Applications, Services and Techniques - ECMAS'T '98 Third European Conference Proceedings

Conference Date: 26-28 May 1998 Conference Location: Berlin, Germany

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: There has been much **interest** using asymmetric transmission systems over existing plant to provide high-speed Internet services using cable modem and asymmetric digital **subscriber** line (ADSL) technologies. In this paper **analytic** expressions for the throughput of TCP sessions on asymmetric links are presented, **based** on simple models. These are then generalised to account for the effect of transmission errors, and **estimates** made of the required error- **rates** in both the downstream and

upstream directions. Finally some conclusions are drawn regarding the number of customers which can be supported by typical systems, given a requirement of at least 2 Mbit/s downstream transfer **rate** to each **customer**. It is found that the two technologies are likely to perform **similarly**, if the end-to-end delays are **similar**. However, the threshold at which packet losses become significant depends on the bandwidth-delay **product**, so lower delay can significantly reduce the effect of errors. (6 Refs)

Subfile: B C

Descriptors: broadband networks; cable television; delays; digital communication; Internet; subscriber loops; transport protocols

Identifiers: TCP; cable modems; ADSL; asymmetric transmission systems; high-speed Internet services; asymmetric digital subscriber line; throughput; asymmetric links; transmission errors; required error-rates; downstream direction; upstream direction; customer; transfer rate; end-to-end delays; packet losses; bandwidth-delay product; 2 Mbit/s

Class Codes: B6210L (Computer communications); B6220B (Subscriber loops); B6150M (Protocols); B6430D (CATV and wired systems); C5620W (Other computer networks); C5640 (Protocols); C5670 (Network performance)

Numerical Indexing: bit rate 2.0E+06 bit/s

Copyright 1998, IEE

**22/5/5 (Item 5 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

03742061 INSPEC Abstract Number: A86108875

**Title: Radioactive fallout in air and rain: results to the end of 1984**

Author(s): Cambray, R.S.; Playford, K.; Lewis, G.N.J.

Issued by: UKAEA, Harwell, UK

Publication Date: Oct. 1985 Country of Publication: UK 28 pp.

Report Number: AERE-R 11915

Medium: Microfiche

Language: English Document Type: Report (RP)

Treatment: Experimental (X)

Abstract: Samples of atmospheric particulates and rainwater have been collected from the United Kingdom and elsewhere. Results are presented of **analyses** of these samples for various fission **products** are certain **other** radionuclides. The average concentrations of long-lived fission **products** in air and rain in the United Kingdom in 1984 were near to or below the limit of detection and lower than at any time since measurements began in 1953. Plutonium concentrations in air and rainwater generally follow the **pattern** of long-lived fission lproducts and are a very small fraction of the NRPB's Generalised Derived Limit for **members** of the public. In the Southern Hemisphere the mean concentration of caesium-137 in air in 1984 was **similar** to that in 1983 and near to or below the limit of detection. The estimated cumulative worldwide deposits of caesium-137 and strontium-90 at the end of 1983 show a small decrease **compared** with 1982 and continue to be some 15% below the peak levels of 1965. The annual deposits in 1982 and 1983 were below the limit of detection. The gamma and beta-ray dose **rates** from fallout at Chilton are **estimated** from the observed deposition. (39 Refs)

Subfile: A

Descriptors: aerosols; air pollution; dosimetry; fallout; fission products; radioisotopes; rain

Identifiers: /sup 137/Cs; Pu; /sup 90/Sr; radioactive fallout; atmospheric particulates; rainwater; United Kingdom; fission products; radionuclides; air; rain; Southern Hemisphere; cumulative worldwide deposits; dose rates

Class Codes: A0130Q (Reports, dissertations, theses); A8670G (Atmosphere); A8760R (Radioactive pollution); A9260J (Water in the atmosphere (humidity, clouds, evaporation, precipitation)); A9260M (Particles and aerosols); A9330G (Europe); A9330K (Islands)

**22/5/6 (Item 6 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

03615389 INSPEC Abstract Number: A86031650

**Title: Radioactive fallout in air and rain: results to the end of 1983**

Author(s): Cambray, R.S.; Lewis, G.N.J.; Playford, K.

Issued by: UKAEA, Harwell, UK

Publication Date: Dec. 1984 Country of Publication: UK 30 pp.

Report Number: AERE-R 11475

Availability: HMSO, London, UK

Medium: Microfiche

Language: English Document Type: Report (RP)

Treatment: Experimental (X)

Abstract: The average concentrations of long-lived fission **products** in air and rain in the United Kingdom in 1983 were less than half those in 1982 and 0.1% of the maximum which was reached in 1963-64. Plutonium concentrations in air and rainwater generally follow the **pattern** of long-lived fission **products** and would give rise to a dose corresponding to a very small fraction of that recommended for **members** of the public. In the southern hemisphere the mean concentration of caesium-137 in air in 1983 was **similar** to that in 1982 and near the limit of detection. The estimated cumulative worldwide deposits of caesium-137 and strontium-90 at the end of 1982 show a small decrease **compared** with 1981 and continue to be some 15% below the peak levels of 1965. The gamma and beta-ray dose **rates** from fallout at Chilton are **estimated** from the observed deposition. (43 Refs)

Subfile: A

Descriptors: air pollution detection and control; fallout; radiation monitoring; water pollution detection and control

Identifiers: fallout; average concentrations; long-lived fission products; air; rain; dose

Class Codes: A0130Q (Reports, dissertations, theses); A2880F (Radiation monitoring and radiation protection); A8670E (Water); A8670G (Atmosphere); A8760R (Radioactive pollution)

**22/5/7 (Item 7 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

02564505 INSPEC Abstract Number: C80025728

**Title: The statistical analysis of a disparity test**

Author(s): Phillips, M.J.

Author Affiliation: Dept. of Math., Univ. of Leicester, Leicester, UK

Journal: Journal of the Operational Research Society vol.31, no.2 p.159-67

Publication Date: Feb. 1980 Country of Publication: UK

CODEN: JORSZDZ ISSN: 0160-5682

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: A market research survey was conducted using a disparity test to measure the change in **preference** for four **consumer products** became progressively worn through use. The results were **analysed** to see if the

deterioration in average **preference** for a **product** was uniformly less than for **another product**, in order to see if longer lasting claims for this **product** could be made for one of the dimensions measured in the test. By fitting a suitable statistical model to the data using **weighted least square estimation** it was possible to infer that it was reasonable to make such a claim for one of the **products**. (4 Refs)

Subfile: C

Descriptors: least squares approximations; operations research; statistical analysis

Identifiers: disparity test; market research survey; consumer products; statistical model; **weighted least square estimation**

Class Codes: C1140Z (Other and miscellaneous); C1290F (Industry)

**22/5/8 (Item 1 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

(c) 2006 ProQuest Info&Learning. All rts. reserv.

01774722 ORDER NO: AADAA-I9983577

**Understanding and improving automated collaborative filtering systems**

Author: Herlocker, Jonathan Lee

Degree: Ph.D.

Year: 2000

Corporate Source/Institution: University of Minnesota (0130)

Adviser: Joseph A. Konstan

Source: VOLUME 61/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4249. 144 PAGES

Descriptors: COMPUTER SCIENCE

Descriptor Codes: 0984

ISBN: 0-599-89612-4

Automated collaborative filtering (ACF) is a software technology that provides personalized **recommendation** and filtering independent of the type of content. In an ACF system, **users** indicate their **preferences** by **rating** their level of **interest** in **items** that the system presents. The ACF system uses the ratings information to **match** together **users** with **similar interests**. Finally, the ACF system can **predict** a **user's rating** for an unseen **item** by examining his neighbors' ratings for that **item**.

This dissertation presents a set of results with the goal of improving the effectiveness and understanding of ACF systems. The results cover four challenges: understanding and standardizing evaluation of ACF systems, improving the accuracy of ACF systems, designing and utilizing effective explanations for ACF predictions, and improving ACF to support ephemeral recommendations. To address these challenges, a combination of offline analysis and user testing is used.

All of the evaluation metrics that have been proposed for ACF are examined theoretically and compared empirically. The empirical results show that all proposed ACF evaluation metrics perform similarly, which argues for the adoption of a standardized evaluation metric—for which I propose mean absolute error.

With respect to improving algorithm accuracy, I present a detailed empirical examination of the neighborhood-based prediction algorithm, which has been the most successful algorithm, both in research and in commercial applications.

ACF systems predict based on data of variable quantity and quality, but current ACF systems are black boxes, so users have no indication of when to trust an ACF prediction. Explanations expose some of the process and data behind the ACF prediction, allowing users to judge if a prediction is appropriate for their current context of risk. I present results showing

what forms of explanation users find the most compelling, as well as indications that explanations can increase the acceptance of ACF systems.

Finally, I present results from tests of a new algorithm for supporting focused ephemeral user information needs. Ephemeral information needs are those needs that are immediate, focused, and often temporary. The proposed algorithm provides support for ephemeral information needs using no additional data beyond the standard ACF ratings.

22/5/9 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2006 ProQuest Info&Learning. All rts. reserv.

01658370 ORDER NO: AAD98-41022

**EFFECTS OF WEIGHT STATUS AND GENDER ON PSYCHOLOGISTS' DIAGNOSIS AND TREATMENT PLANNING (WEIGHT LOSS, SELF-CONCEPT)**

Author: ABAKOU, ROKI ANN

Degree: PH.D.

Year: 1998

Corporate Source/Institution: UNIVERSITY OF NORTH TEXAS (0158)

Adviser: C. EDWARD WATKINS, JR.

Source: VOLUME 59/07-B OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3677. 71 PAGES

Descriptors: PSYCHOLOGY, CLINICAL ; EDUCATION, GUIDANCE AND COUNSELING

Descriptor Codes: 0622; 0519

Psychologists' diagnosis and treatment planning for **weight** -dissatisfied clients was **compared** by using a case history that depicts a client with interpersonal difficulties as either fat or average **weight**, and as either male or female. Psychologists **rated** the target on the Case History Questionnaire. This measure requested the psychologists' diagnosis of and prognosis for the target; opinions regarding the severity of the target's problems, motivation for change, self-concept, and the necessity for treatment; **interest** in treating the target; and the likelihood of use of various treatment interventions and goals. The sample of participating psychologists was randomly selected from APA **members** who had an expressed **interest** in therapy and clinical practice. Psychologists **rated** the treatment prognosis as worse for fat targets than for average **weight** targets. Psychologists were more likely to use decreased **weight** and improved physical health as goals in their treatment planning for fat clients than for average **weight** clients. The twelve treatment planning **items** were significantly **predictive** of target **weight** group membership and the three **items related to weight**; decreased **weight**, improved physical health, and increased exercise; were the best discriminators of target **weight** group membership. Fat targets were more likely to be referred to a physician and their DSM-IV diagnoses on Axes II, III, and V differed from their average **weight** counterparts. Male psychologists were more likely to use decreased **weight** as a treatment goal in their treatment planning than were female psychologists. There were a number of significant interaction effects. However, post-hoc **analyses** were not significant so the specific interaction effects of psychologists **weight** and gender as well as target **weight** and gender could not be **determined**. Though the results are equivocal, this study adds to the literature on treatment and diagnosis of **weight** -dissatisfied clients by identifying what practicing psychologists would do when presented with a client who is dissatisfied with his or her **weight**.

22/5/10 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2006 ProQuest Info&Learning. All rts. reserv.

01467885 ORDER NO: AADAA-I9606109

**INFORMED TRADING, GIC ROLLOVER OPTION, AND GUARANTEED EQUITY-LINKED LIFE INSURANCE**

Author: PEDERSEN, HAL WARREN

Degree: PH.D.

Year: 1995

Corporate Source/Institution: WASHINGTON UNIVERSITY (0252)

Chair: KERRY E. BACK

Source: VOLUME 56/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4502. 136 PAGES

Descriptors: ECONOMICS, FINANCE ; ECONOMICS, THEORY ; ECONOMICS, COMMERCE-BUSINESS

Descriptor Codes: 0508; 0511; 0505

This dissertation consists of three essays. The first essay studies the effect of clustering of liquidity trades on price pressure and volatility when private information is long-lived. The assumption of long-lived information allows us to distinguish between the **patterns** of information arrival and information use. Our results are: (i) volatility follows the same **pattern** as liquidity trading, (ii) the price pressure parameter is a martingale, and (iii) given the total amount of information, the **pattern** of its arrival is totally irrelevant. The second essay studies the rollover provision commonly found in GIC contracts. In order to persuade its **customer** with a maturing Guaranteed Investment Contract (GIC) to roll it over for **another** term, an insurance company may have to provide him with an incentive in the form of a call option. That is, if the **customer** commits himself now to reinvest the proceeds from his current GIC in a new GIC, the **interest rate** for the new GIC will be the maximum of today's **interest rate** and the **interest rate** on the day when the current GIC matures. We show that there is a simple formula for **determining** the **interest - rate** spread throughout the term of the new contract to pay for the option: Multiply by 0.4 the standard deviation of the yield **rate** of the underlying zero-coupon bond at the reinvestment date as estimated at the contract commitment date. The third essay studies guaranteed equity-linked life insurance **products**. Equity-linked life insurance **products** contain certain guaranteed minimum death benefits. These guaranteed minimum death benefits represent non-traditional risks to an insurer because they are linked to the performance of an equity **based** index such as the S&P 500. We examine the pricing of these guaranteed minimum death benefits under stochastic models of the term structure. Certain risk reducing investment strategies for these guaranteed minimum death benefits are **analysed** under a stochastic model of term structure. Stochastic **interest rates** not only entail greater risks to the insurer but also require more sophisticated hedging strategies.

22/5/11 (Item 4 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2006 ProQuest Info&Learning. All rts. reserv.

01464548 ORDER NO: AADAA-IC469075

**DIE ANWENDUNG DES TEILNUTZENWERTMODELLS IN DER MARKTSEGMENTIERUNG**

Original Title: THE APPLICATION OF THE PART-WORTH MODEL IN MARKET SEGMENTATION

Author: KISLINGER, GUNTER

Degree: DR.

Year: 1990

Corporate Source/Institution: KARL-FRANZENS UNIVERSITAET GRAZ (AUSTRIA)  
(5801)

Source: VOLUME 57/01-C OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 49. 447 PAGES

Descriptors: BUSINESS ADMINISTRATION, MARKETING

Descriptor Codes: 0338

Language: GERMAN

Location of Reference Copy: UNIVERSITATSBIBLIOTHEK GRAZ,  
UNIVERSITATSPLATZ 3, A-8010 GRAZ, AUSTRIA

An outstanding goal of market segmentation is to form groups of **consumers** who possess the same or similiar levels of certain attributes. The **members** of these segments are assumed to react about the same way being confronted with diverse marketing instruments. Besides **other** bases for segmentation the utilities provided by the part-worth model are frequently used. The part-worth model tries to explain the relationship between the attributes of a **product** and a **consumer**'s **preferences** for that **product**. Using conjoint **analysis**, part-worth utilities indicating the benefit a **consumer** obtains from a certain level of **product** attribute, are derived from a **preference ranking** or **rating** of specified **products**. **Preference** ratings or rankings, **estimated** overall **preferences** or part-worth utilities can be used as bases for segmentation. In that case the data of different persons have to be **compared** and mathematically combined. Being exact this is not correct, since the utilities are interpersonally not comparable. Nevertheless several empirical studies try to reach interpersonal comparability by mathematical transformation and standardization of the data, in order to eliminate undesired individual influences as for instance different levels of means or variance. Depending on the method of standardization, market segmentation leads to different formation of segments. Therefore this study tries to develop an approach, which permits the valuation of the different methods of standardization by means of a criterion measuring the goodness of segmentation. The approach being developed is **based** on computer simulation and allows comparison of different methods under various conditions. Summing up the results of the study it can be shown that some methods of standardization lead to a very different grouping of **consumers**, which may have dramatic impact on marketing decisions. It also has to be pointed out that under certain circumstances some methods seem to be more favorable than others.

22/5/12 (Item 5 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2006 ProQuest Info&Learning. All rts. reserv.

01348481 ORDER NO: AAD94-08134

**THE EVOLUTION OF SPECIALIST ORGANIZATIONAL FORMS IN MATURE INDUSTRIES: BEER BREWING AND WINE MAKING IN POST-PROHIBITION AMERICA**

Author: SWAMINATHAN, ANAND

Degree: PH.D.

Year: 1993

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)

Chair: GLENN R. CARROLL

Source: VOLUME 54/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4177. 202 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; BUSINESS  
ADMINISTRATION, GENERAL; SOCIOLOGY, GENERAL

Descriptor Codes: 0454; 0310; 0626

The research reported integrates alternative explanations that account



for the evolution of specialist organizational forms in mature industries. I do so by **estimating** stochastic models of founding and mortality **rates** within two industries--beer brewing and wine making in the U.S. during the periods 1939-1990 and 1941-1990 respectively. These models **predict** the **rates** of founding and failure of organizations with specialist forms in the two industries--microbreweries and brewpubs in the brewing industry and farm wineries in the wine industry.

Density dependence is evident in both founding and mortality rates of specialists. For all three organizational forms, the founding rate increases up to a point and then declines with density, the number of organizations of the same form within each state. In the case of mortality, density reflects intense competition among organizations within a state. Out-of-state organizations exert a competitive effect on microbreweries and farm wineries, but have no effect on the more locally-based brewpubs. Specialists based on an existing organizational form--farm wineries--suffer higher mortality rates when founded in high-density environments. In contrast, mortality rates of specialists based on new organizational forms--microbreweries and brewpubs--are lower when they are founded in high-density environments.

Niche formation has a strong positive effect on the founding **rates** of all three organizational forms. Higher levels of **product** imports, an

indicator of changes in **consumer preference** in favor of high-quality, distinctive **products** are associated with higher founding **rates** of specialists which cater to **similar** market segments. Niche formation reduces mortality only in the case of organizations **based** on an existing organizational form--farm wineries.

Resource-partitioning has a pronounced effect on the founding rate of specialists, but surprisingly does not affect organizational mortality. The higher the degree of concentration in the generalist mass producer segment, the greater is the founding rate of farm wineries, microbreweries and brewpubs. Further, resource-partitioning seems to be related to size-based entry barriers in the generalist segment.

Organization-level heterogeneity has considerable implications for mortality. Microbreweries and brewpubs that produce a wider array of products suffer lower mortality rates. Farm wineries that own greater vineyard acreage have a higher probability of survival. Organizations that enter the industry through the acquisition of existing farm wineries tend to fail at a higher rate. Microbreweries and brewpubs show a liability of newness--organizational mortality rates decline continuously with organizational age. Farm wineries exhibit a liability of adolescence--organizational mortality rates first rise and then fall with organizational age. Larger microbreweries experience lower mortality rates. In the case of brewpubs and farm wineries, mid-sized organizations stand a better chance at survival. This pattern may reflect undercapitalization and a greater risk of competition with mass producers at opposing ends of the size distribution for these two specialist forms. (Abstract shortened by UMI.)

22/5/13 (Item 6 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2006 ProQuest Info&Learning. All rts. reserv.

910170 ORDER NO: AAD86-06545

**THE MEDIA PREFERENCES OF ANGLOPHONE AND FRANCOPHONE CANADIAN CONSUMERS: A CROSS-CULTURAL ANALYSIS (AUDIENCE ANALYSIS, INFORMATION-SEEKING)**

Author: GRONDIN, DEIRDRE FRANCES

Degree: PH.D.

Year: 1985

Corporate Source/Institution: PURDUE UNIVERSITY (0183)  
Source: VOLUME 47/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 8. 319 PAGES  
Descriptors: MASS COMMUNICATIONS  
Descriptor Codes: 0708

The focus of the study was the components of **consumers** ' media preferences and the functional relationship existing between these components. Specifically, the study concerned the relationship between the **predicted** media preferences (preferences which are reflected by the **rank** order of **consumers** ' attitudes towards various media) and actual media preferences of Francophone and Anglophone Canadian **consumers** , when they are seeking information, prior to making a high-involvement decision to purchase a **product** (either a stereo or designer jeans).

To examine this relationship, a summation multi-attribute media preference model was developed and used to describe how consumers' preferences for media evolve in situations in which consumers are seeking information prior to the purchase of a stereo or designer jeans.

The model incorporated consumers' expectations regarding the likelihood that a particular medium would be instrumental in providing various media benefits and an evaluation of the importance of the various media benefits.

Seven hundred and ninety-one French and English university students participated in this survey which asked them about media availability, media benefit importance, medium instrumentality, actual media preferences, and their demographic characteristics.

Three research questions were posed and eight hypotheses concerning the relationships posited in the model were tested. The **analysis** of the data revealed that: (1) **Consumers** ' **predicted** media preferences (i.e., preferences which are reflected by the **rank** order of their attitudes towards various media) are **similar** to their actual media preferences when they are seeking information prior to the purchase of a **product** . (2) Anglophone and Francophone **consumers** differ both in their **predicted** media preferences (i.e., preferences reflected by the **rank** order of their attitudes towards various media) and their actual media preferences when they are seeking information, prior to the purchase of a **product** . (3) **Consumers** ' **predicted** preferences for media (i.e., preferences reflected by the **rank** order of their attitudes towards various media) and their actual preferences for media are **similar** when they are seeking information prior to making decisions involving the purchase of different types of **products** .

Finally, the results of the study showed that the media preference model, used in the study, is a useful framework for describing how media preferences evolve when consumers are seeking information prior to the purchase of a product.

22/5/14 (Item 7 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

820495 ORDER NO: AAD83-21073  
**AN EVALUATION OF TWO MODES OF THERAPY FOR INCESTUOUS FATHERS**  
Author: LEVEILLE, DENIS L.  
Degree: PH.D.  
Year: 1983  
Corporate Source/Institution: UNIVERSITY OF DENVER (0061)  
Source: VOLUME 44/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1388. 135 PAGES

Descriptors: EDUCATION, PSYCHOLOGY  
Descriptor Codes: 0525

A review of the literature found a paucity of information on incest and incest treatment. This study is classified as an exploratory quasi-experimental study. The sample consisted of 61 incestuous fathers. The purpose of this study was to **compare** the effects of treatment of 30 incestuous fathers in therapy who were participating in marital couples group with 31 incestuous fathers who were not participating in marital couples group, in order to ascertain whether the inclusion of a marital couples group had any effect as a method of treatment of incestuous fathers. Treatment effectiveness was measured by the use of a goal attainment scale. A comparison was also made between the religious **preferences** of the incestuous fathers and the male population. The goal attainment scale consisted of 30 scales dealing with three broad dimensions: personal, husband and wife and interpersonal. Using summary data of the goal attainment scale, the data were **analyzed** using **analysis** of variance (treatment x level). Total **score** was **determined** by summing the point values (point value for each scale ranged from a low of one to a high of five). A total **score** was tabulated for all **items** for each incestuous father with the exception of the **items** regarding substance abuse since 64% of the incestuous fathers in this study were identified to have substance abuse problems. The **analysis** of variance revealed no statistically significant difference between incestuous fathers whose treatment included marital couples group and incestuous fathers whose treatment did not include marital couples group. Though there was a statistically significant difference over time, it was not found to be clinically significant. Thirty-nine incestuous fathers (64%) of the sample for this study were found to have problems with substance abuse. It was also found that many therapists lacked educational and training backgrounds for treatment of incestuous fathers. It was recommended to include incestuous fathers in **rating** themselves as well as having **other** family **members** do the ratings in order to have a more accurate and inclusive evaluation of treatment of incestuous fathers. Research on treatment of incest is still in its infancy stage. Exploratory studies need to be continued.

22/5/15 (Item 8 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2006 ProQuest Info&Learning. All rts. reserv.

756601 ORDER NO: AAD81-21980

**TRADE, INDUSTRIAL PROTECTIONISM, AND STRUCTURAL CHANGE IN NIGERIA'S  
MANUFACTURING INDUSTRY: 1957-1974**

Author: ALADE, AYODELE JULIUS

Degree: PH.D.

Year: 1981

Corporate Source/Institution: THE UNIVERSITY OF UTAH (0240)

Source: VOLUME 42/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1714. 352 PAGES

Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

The objective of this dissertation is to evaluate how government policy of industrial protectionism via tariff manipulations and other incentives affects the direction of allocation of resources, particularly among manufacturing industries. More specifically, the study deals with:  
(1) growth and structural change in the manufacturing sector, (2) the

structure of industrial protection, and (3) the effects of protection upon the process of industrialization in Nigeria during the period, 1957-1974. The effective rates of protection for manufactured goods in 1957, 1965, and 1974 are calculated and used to indicate the structure of industrial protection for the entire 1957-1974 period.

The **analytical** procedure used in the first part of the study is to measure growth and structural change, and to classify output growth into three sources, viz.--the increase in domestic (demand) absorption, export expansion, and import substitution. Two concepts of import substitution are examined and employed in our **analysis**: (1) one **based** on the constant demand share assumption, and (2) **another based** on the neutral growth criteria. As a framework for organizing our **analysis** of the intersectoral rates of growth and development, and the relative importance of the manufacturing sector, we made use of an illustrative two-sector neoclassical growth model with an external sector. The second part of the study uses the concept of effective protection in **analysis** of the interindustry effects of the structure of the protection. Effective rates are calculated, taking into consideration differential tariffs and domestic excise taxes. In the last part of the study, a multiple regression **analysis** and contingency tables are used to examine the relationship between the structure of protection and the **pattern** of industrial growth.

The findings of the first section show that there was rapid growth in manufacturing output during this period, with a significant change in the structure of the manufacturing sector, which resulted in manufacturing activities being concentrated primarily in consumer goods. Growth of manufactured imports especially machinery, transport equipment and a few other intermediate products remained high. In contrast manufactured exports were minimal. In considering the sources of industrial growth, import substitution emerged as the major source of industrial growth when the constant demand share measure was used. But when the neutral growth criteria of import substitution was used, industrial growth was found to result in increases in import dependence, with increases in the domestic (demand) absorption effect providing the basis for the growth of manufacturing industries.

The differential effective **rates** of protection discussed in the second part were due to the differential **rates** of tariffs and domestic excise taxes. When industries were grouped according to end uses of their **products**, the structure of protection was found to be biased in favor of final **consumer** goods, and against intermediate and capital goods.

In the statistical test of the relationship between the effective rates of protection and: (1) the rates of growth of manufacturing output, (2) the degree of import substitution, and (3) the import substitution effect, we did not find the structure of protection to be a significant **determinant** of the differential **rates** of growth of manufacturing output or the degree of import substitution. But the import substitution effect (the contribution of import substitution to the increase in manufacturing output) was found to be a positive and statistically significant function of the structure of protection. We also found other variables--such as market size, the degree of openness, value added per employee and the consumption goods dummy--to have significant influences on the extent to which dependence on imports is reduced (the degree of import substitution). We conclude that if protectionist policies are to achieve a reduction in import dependence, the protected industries must be carefully selected with an eye to their likely efficiency at the current level of development of the nation.

(c) 2006 ProQuest Info&Learning. All rts. reserv.

736036 ORDER NO: AAD80-22782

**THE RELATIONSHIP OF LEADERSHIP STYLE AND GROUP LEVELS OF TRUST**

Author: PEDERSEN, BARBARA H.

Degree: PH.D.

Year: 1980

Corporate Source/Institution: WAYNE STATE UNIVERSITY (0254)

Source: VOLUME 41/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3363. 184 PAGES

Descriptors: EDUCATION, ADMINISTRATION

Descriptor Codes: 0514

The purpose of this research was to determine the relationship between perceived leadership characteristics of principal's leadership styles and **patterns** of group relations among staff **members** in educational organizations. An attempt was made to build on what is known about perceptions of leadership style and organizational variables which might contribute to improved organizational effectiveness. The study evolved from the literature on leadership and group relations. The premise of this study is **based** on the Managerial Grid leadership theory of Blake and Mouton, and on Gibb's TORI Trust Theory of organizational development. This study was descriptive in nature, and attempted to demonstrate that an assessment of leadership practices and attitudes as perceived by subordinates through a survey instrument, the Leadership Appraisal Survey, by Jay Hall, and that a self-diagnosis instrument, the TORI Group Self-Diagnosis Scale, by Jack R. Gibb, can provide information which indicates a correlation between leadership style and the variables of TORI (Trust, Openness, Realization, and Interdependence) in groups. The sample in this study consisted of nine principals and 129 staff **members** in nine elementary schools in a school district located in lower Southeastern Michigan. The Leadership Appraisal Survey and the TORI Group Self-Diagnosis Scale, as modified by the researcher, was administered to the entire professional staff of each of the selected elementary schools. The building principal was the designated administrator of the research instruments in his school building. The results of these two instruments were used to **analyze** the data to determine whether or not a relationship existed between the 9/9 leadership style and the TORI variables, and whether or not a relationship existed between the 9/9 leadership style and group levels of TORI. The variables treated in this study were derived from the instrumentation used to identify leadership styles and from TORI Theory. The independent variables were teachers perceptions of the principals leadership style. The dependent variables were the TORI **scores**. The instruments yielded ordinal data from two **related** groups. The mean, range, and standard deviation of the principals leadership style **scores** and TORI **scores** as perceived by the professional staff of the school buildings was establishd. The Pearson **product** -moment correlation coefficient was used to test for relationships between styles of leadership and group levels on each of the four variables of TORI, and total TORI level. The alpha level of significance was set at .05 to **determine** whether or not pairs of mean **scores** were significant. In order to fully test the relationship between perceived leadership styles and group relationships, the results of the Leadership Appraisal Survey and the TORI Group Self-Diagnosis Scale were used to **analyze** the data to determine whether or not a relationship existed between the 5/5, 9/1, 1/9, and 1/1 leadership styles and group levels on each of the four variables of TORI and total TORI level. This study provided evidence of the relationship between teachers perceptions of the building principal's leadership style and **patterns** of group relations in elementary schools. High levels of significant correlation between teachers perceptions of the principal's 9/9 leadership style and each TORI variable and the total TORI level were

found, and support leading contemporary theories of team leadership. Results of this study reported significant positive relationships between the 9/1 leadership style and TORI Theory, indicating the 9/1 style **ranks** second as the preferred leadership style of principals. The 5/5 leadership style was found to have no significant correlations, suggesting further investigation of this style as the second most preferred leadership style by leadership theorists. Negative correlations were found between the 1/1 leadership style and the dimensions of TORI.

**22/5/17 (Item 1 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09055338

SIGNIFICANT OPPORTUNITIES EMERGING IN HIGH-PERFORMANCE BARRIER FILM \

US: OPPORTUNITIES IN BARRIER FILM PACKAGING

PR Newswire 26 Jan 1999 s.7

Language: ENGLISH

According to Jay Dwivedi, senior consultant at Kline & Company - a NJ-based management consulting firm, no **other** segment of the packaging industry shows the degree of innovation and technological developments that high-performance barrier packaging has had in the last five years. This segment in the US flexible packaging **film** industry is **predicted** to grow by an average annual **rate** of 5% over the next five years. Jay Dwivedi says that, in addition to its cost advantages, attractive growth opportunities in the segment are being driven by performance improvement in **films**, end **user** requirements or need, demographic changes which are changing the packaging requirements for food and globalisation of the markets. **Consumers** now demands more convenience in **products** and they no longer seem willing to sacrifice rich **taste** and healthy ingredients. The development in barrier **film** packaging are being used to create barriers that can enable food suppliers to meet such **consumer** expectations.

PRODUCT: Plastic Containers (3074); Food & Drink (2000);

EVENT: Market & Industry News (60); Marketing Procedures (24);

COUNTRY: United States (1USA);

**22/5/18 (Item 2 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

05920061

COMMENT AMELIORER SA RENTABILITE EN FIDELISANT LE CLIENT

FRANCE: PROFITABILITY AND CUSTOMER FIDELITY

LSA (LSA) 20 Jan 1994 No1381, p.28-33

Language: FRENCH

According to a SOFRES study, the amount spent per **customer** in a store is linked directly to the attendance **rate**. SOFRES **estimates** that a household spends FFr 2,162 per month in hypermarkets where they usually shop, **compared** with FFr 145 in stores they go to only occasionally. While the size of the average market basket increases in proportion to the attendance **rate**, the same is true of the retail mark-up. A study by Bain & Cie emphasizes that a 5% increase in **customer** fidelity means a 57% rise in profitability. Although department stores and specialists have understood the strategic **interest** of fidelisation tools and campaigns, large retailers are beginning this form a trade marketing although these

attempts are hindered by the narrow mark-ups and pressure on prices, which limit financing such operations. Nicolas, the French wine and spirits merchant is allocating FFfr 3mn to fidelisation operations. Nicolas has a data base, and sends six to seven mailings per year. In 1992 the Bon Marche allocated a FFfr 10mn for direct marketing and Auchan intends to develop a system which makes it possible to link information on customers to the **products** consumed. A private fidelity card is the favoured tool to improve **customer** fidelity, and it aims to increase the sales volume of the household with the car, and to determine a purchasing profile in order to provide a personalised, targeted selection. This article reviews the operations undertaken by retailers in France and **other** countries. In includes a detailed table of private cards offered by retailers. Two charts emphasize the relationship between fidelisation and increased mark-ups.

COMPANY: AUCHAN; LE BON MARCHE; NICOLAS; BAIN&CIE

PRODUCT: Retail Trade (5200);

EVENT: Marketing Procedures (24); Public Affairs (29);

COUNTRY: France (4FRA);

Set	Items	Description
S1	9259417	ITEM OR ITEMS OR PRODUCT? ? OR MOVIE? OR FILM OR FILMS OR - DVD OR DVDS OR BOOK? ?
S2	9606515	USER? OR MEMBER? ? OR SUBSCRIBER? ? OR FANS OR VIEWER? ? OR CONSUMER? ? OR CUSTOMER
S3	7060257	RATE? ? OR RATING OR RANK? ? OR RANKING OR WEIGHT??? OR SC- OR??? OR RECOMMENDATION?
S4	11463362	COMPAR??? OR BASED OR MATCH??? OR ANALY?
S5	18951753	OTHER OR ANOTHER OR LIKE-MINDED OR LIKE()MINDED OR RELATED OR SIMILAR?
S6	5167097	TASTE OR TASTES OR INTEREST? ? OR PATTERN? ? OR PREFERENCE? ?
S7	5009940	ESTIMAT??? OR APPROXIMAT? OR DETERMIN??? OR PREDICT???
S8	24952	S1(7N)S2(7N)S3
S9	28420	S4(7N)S5(7N)S6
S10	327756	S5(5N)S3
S11	46	S8(4S)S9(4S)S10
S12	15	S11 NOT PY>2000
S13	15	RD (unique items)

File 20:Dialog Global Reporter 1997-2006/Aug 11  
(c) 2006 Dialog



**13/3,K/1**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

10498732 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**MGM's New Web Site To Give Movie Fans Personalized Tips**

NEWSBYTES

April 10, 2000

JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 518

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... by non-MGM companies.

Alternate alias can also be set up to reflect the collective **tastes** of a family or couple.

**Based** on the consumer's rankings, Net Perceptions' software **compares** the **preferences** of MGM.com **members** on the theory that **members** whose **pattern** of **ranking** **films** is very **similar** are apt to enjoy the same **films**. This **analysis** forms the basis of the personalized recommendations that MGM.com will provide.

Net Perceptions says...

**13/3,K/2**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

10487295 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Net Perceptions Casts Metro-Goldwyn-Mayer in Leading Role As First to Deliver Advanced Personalization Through Wireless Devices**

PR NEWSWIRE

April 10, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 912

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... help them find movies that everyone will enjoy.

Behind the scenes, Net Perceptions' solution anonymously **compares** the **preferences** of MGM.com **members**. **Members** whose **pattern** of **ranking** **films** is very **similar** -- dubbed "**taste** soul-mates" -- are apt to enjoy the same **films**. This **analysis** forms the basis of the personalized **recommendations** that MGM.com offers up. **Members** can then receive the **movie** **recommendations** directly from their computers or their wireless device.

Most portable devices that have Web functionality...

**13/3,K/3**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

09322641 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Personalized Movie Recommendor Provides NetFlix Visitors with Highly Accurate Film Recommendations Based on Their Individual Movie Taste History**

BUSINESS WIRE

January 25, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 818

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... personalization," continued Hastings. "This program offers consumers the most developed personalization capabilities available. Rather than **recommendations** based on **similar**s, Cinematch provides incredibly accurate, personalized movie recommendations that are **based** upon an individual's own **tastes** .

"The addition of 'Movies for Two' takes this concept one step further, while also settling...

**13/3,K/4**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2006 Dialog. All rts. reserv.

08229953 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Priority banking more leisurely and comfortable**

STAR (MALAYSIA), p1

November 15, 1999

JOURNAL CODE: WTSM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 946

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for large flexi-deposits.

- You will enjoy higher returns on your savings through multi-tiered **rates** . In **other** words, interest **rates** for placements in fixed deposits accounts are higher for a priority customer as **compared** to the **interest rates** offered to ordinary customers.

- You will get preferential **rates** on **products** like housing loans, foreign exchange transactions and a waiver on commission for purchase of travellers...

**13/3,K/5**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2006 Dialog. All rts. reserv.

07022881 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ECHMB - Making The Process Of Home Ownership Easier**

CANA BUSINESS

June 01, 1999

JOURNAL CODE: WCNB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1396

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Consumers should obtain information on all costs of the loan and negotiate the best deal. **Consumers** should **compare** lenders and negotiate **interest rates** , fees and **other** cost **items** to get the best and cheapest financing available. **Consumers** are advised that knowing the amount of monthly payment of the interest **rate** is not enough in determining the cost of borrowing. For instance, **consumers** should ask whether the **rate** is fixed or adjustable. If the loan is an adjustable **rate** mortgage, borrowers should find out by how much the rate can vary and whether the...

**13/3,K/6**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

06774374 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Andromedia Deal No Strain For On2.com**

NEWSBYTES

August 17, 1999

JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 417

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... After registering on the service, visitors are given the option of rating a number of **movies**. **Movie** Critic learns their **preferences** and makes immediate **recommendations** based on the **tastes** of **similar users**. It predicts which **movies** visitors will like and even **ranks** the strength of the **recommendations**, establishing a strong relationship with the **user**. The more **movies** a visitor **rates**, the more accurate **recommendations** **Movie** Critic delivers, company officials say.

LikeMinds' collaborative filtering technology will enable On2Movies to gather information...

**13/3,K/7**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

06740790 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**On2.com Partners with Andromedia to Customize Broadband Experience for Consumers; On2Movies Channel to Feature Enhanced Interactivity and Personalization**

BUSINESS WIRE

August 17, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 970

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 000 loyal users. After registering, visitors are given the option of rating a number of **movies**. **Movie** Critic learns their **preferences** and makes immediate **recommendations** based on the **tastes** of **similar users**. It predicts which **movies** visitors will like and even **ranks** the strength of the **recommendations**, establishing a strong relationship with the **user**. The more **movies** a visitor **rates**, the more accurate **recommendations** **Movie** Critic delivers.

About On2.com Inc.

On2.com Inc. (AMEX:ONT) is developing a network...

**13/3,K/8**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

06709890 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Day trading patterns**

ERIC KIRZNER

FINANCIAL POST, p09

August 16, 1999

JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 651

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... price index data etc.); overseas trading such as the overnight direction of key markets or **based** on **interest rate** movement and bond prices.

**Another** type, noise traders, look for momentum signals. They trade on the basis of the relative...

**13/3,K/9**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

06221421 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Andromedia Introduces 'Click-to-Close Personalization' With LikeMinds Personalization Server 3.0**

BUSINESS WIRE

July 15, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1121

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... users' tastes and preferences. The Clickstream and Purchase Engines complement the Preference Engine and Product **Matching** Engine which were built into previous versions of LikeMinds Personalization Server. The **Preference** Engine leverages explicitly stated **preferences**. The Product **Matching** Engine makes **recommendations** **based** on product **similarities**, enabling vendors to immediately recommend new products, before customers have seen, **rated**, or bought them. No **other** personalization solution offers e-marketers so many options for leveraging consumer behavior data to personalize...

**13/3,K/10**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

05456879 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Andromedia's Movie Critic Named Among World's Best One-to-One Web Sites by Industry-Renowned Peppers and Rogers Group**

BUSINESS WIRE

May 25, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1001

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... accumulated a following of more than 150,000 loyal users. After registering, visitors to **www. moviecritic .com** rate a small number of **movies**. **Movie** Critic learns their **preferences** and makes immediate **recommendations** **based** on the **tastes** of other **similar users**. It predicts which **movies** visitors will like and even **ranks** the strength of the **recommendations**, establishing a strong relationship with the **user**. The more **movies** a visitor **rates**, the better the **recommendations** **Movie** Critic delivers.

"This technique is called collaborative filtering," explains Don Peppers, partner and co-founder...

**13/3,K/11**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

04866260 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Andromedia's Likeminds Personalization Technology Serves as Levi's Personal  
Online Fashion Consultant**

BUSINESS WIRE

April 06, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 922

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of collaborative filtering. The patents cover LikeMinds highly accurate form of predictive modeling technology that **analyzes** past **customer** behavior and preferences, identifies **like - minded** individuals, and makes personalized **product recommendations** in real time.

"Levi Strauss & Co. has been a strategic partner in every sense of...

**13/3,K/12**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

03360756 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bid.Com Launches Personalized Marketing Service For Its Customers**

CANADIAN CORPORATE NEWS

November 05, 1998

JOURNAL CODE: WCCN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 667

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... from a community of other individuals. Based on this information, Bid.Com will make specific **product recommendations** back to the individual **customer**. Because the **recommendations** are provided in real time, customers can quickly find **items** of interest from Bid.Com's wide inventory.

"Bid.Com Recommends" can be found beginning...

**13/3,K/13**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

03352984 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bid.Com Launches Personalized Marketing Service For Its Customers; Use of  
Net Perceptions Real-time Recommendation Engine a First for Online  
Auctions**

BUSINESS WIRE

November 05, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 758

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... from a community of other individuals. Based on this information, Bid.Com will make specific **product recommendations** back to the individual **customer**. Because the **recommendations** are provided in real time, customers can quickly find **items** of interest from Bid.Com's wide inventory.

"Bid.Com Recommends" can be found beginning...

**13/3,K/14**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

02051092 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Merger Would Give New Bank Strength To Meet Competition -3-**

CANADA NEWSWIRE

June 26, 1998 14:23

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1120

...banks, which didn't have the scale to remain competitive.

While it benefits the Canadian **consumer** when foreign competition drives down **interest rates** on their credit cards and **other products**, it would be even better if Canadian- **based** firms could also provide these services. That would mean more jobs, more research and development...

**13/3,K/15**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

01361348 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Finding film, music of your choice**

BUSINESS LINE

April 09, 1998

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 664

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of real people," the site explains.

The Filmfinder site has more to it than just **recommendations**. The **other** sections of the site make sure it caters to different needs of film buffs. "Filmfinder..."

Set	Items	Description
S1	5104131	ITEM OR ITEMS OR PRODUCT? ? OR MOVIE? OR FILM OR FILMS OR - DVD OR DVDS OR BOOK? ?
S2	4851635	USER? OR MEMBER? ? OR SUBSCRIBER? ? OR FANS OR VIEWER? ? OR CONSUMER? ? OR CUSTOMER
S3	3154372	RATE? ? OR RATING OR RANK? ? OR RANKING OR WEIGHT??? OR SC- OR??? OR RECOMMENDATION?
S4	5906147	COMPAR??? OR BASED OR MATCH??? OR ANALY?
S5	6824327	OTHER OR ANOTHER OR LIKE-MINDED OR LIKE()MINDED OR RELATED OR SIMILAR?
S6	2512707	TASTE OR TASTES OR INTEREST? ? OR PATTERN? ? OR PREFERENCE? ?
S7	3219042	ESTIMAT??? OR APPROXIMAT? OR DETERMIN??? OR PREDICT???
S8	26470	S1(7N)S2(7N)S3
S9	25204	S4(7N)S5(7N)S6
S10	124592	S7(5N)S3
S11	11	S8(4S)S9(4S)S10
S12	4	S11 NOT PY>2000
S13	4	RD (unique items)
File	15:ABI/Inform(R)	1971-2006/Aug 11 (c) 2006 ProQuest Info&Learning
File	610:Business Wire	1999-2006/Aug 11 (c) 2006 Business Wire.
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	476:Financial Times Fulltext	1982-2006/Aug 11 (c) 2006 Financial Times Ltd
File	613:PR Newswire	1999-2006/Aug 11 (c) 2006 PR Newswire Association Inc
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	634:San Jose Mercury	Jun 1985-2006/Aug 10 (c) 2006 San Jose Mercury News
File	624:McGraw-Hill Publications	1985-2006/Aug 11 (c) 2006 McGraw-Hill Co. Inc

**13/3,K/1 (Item 1 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01392194 00-43181

**Managing complexity through performance measurement**

Gonsalves, Frank A J; Eiler, Robert G  
Management Accounting v78n2 PP: 34-37 Aug 1996  
ISSN: 0025-1690 JRNL CODE: NAA  
WORD COUNT: 3619

...TEXT: benefits of ABC have bogged down by companies focusing too much on product cost, losing **interest** after an initial PC- **based** modeling exercise, and by focusing too much on result- **based** output measurements rather than driver- **related** precedent measures.

Let's understand how activity cost analysis can help control complexity.  
The ABC...

...needed to deliver products or services to customers. It assigns cost to activity pools and **determines** costing **rates** by dividing activity pools by some output measure, sometimes referred to as the cost driver. ABC uses the costing **rates** to build meaningful **product**, **product** line, **customer**, channel or business unit profitability, and, finally, it uses the activity-based cost information to manage cost. All too often, the link between **determining** costing **rates** and using them to manage costs are unsound. The output measurement is a result measure...

**13/3,K/2 (Item 2 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01378974 00-29961

**Fab: Content-based, collaborative recommendation**

Balabanovic, Marko; Shoham, Yoav  
Communications of the ACM v40n3 PP: 66-72 Mar 1997  
ISSN: 0001-0782 JRNL CODE: ACM  
WORD COUNT: 4333

...TEXT: there seems to be no way to reduce the quantity without also reducing performance.

**Collaborative Recommendation**

The collaborative approach to **recommendation** is very different: Rather than recommend **items** because they are similar to **items** a **user** has liked in the past, we recommend items other similar users have liked. Rather than...

...compute the similarity of the users. Typically, for each user a set of "nearest neighbor" **users** is found with whose past ratings there is the strongest correlation. **Scores** for unseen **items** are **predicted** based on a combination of the **scores** known from the nearest neighbors. As for the content-based case, it will be useful to define a pure version of collaborative **recommendation**. A pure collaborative **recommendation** system is one which does no analysis of the **items** at all-in fact, all that is known about an **item** is a unique identifier. **Recommendations** for a **user** are made solely on the basis of similarities to other users.



Examples of systems taking...

...recommendation solves all of the shortcomings given for pure content-based systems. By using other **users' recommendations**, we can deal with any kind of content and receive **items** with dissimilar content to those seen in the past. Since other users' feedback influences what...

...item appears in the database there is no way it can be recommended to a **user** until more information about it is obtained through another **user** either **rating** it or specifying which other **items** it is similar to. Thus, if the number of **users** is small relative to the volume of information in the system (because there is a...

...the collection of recommendable items. A second problem is simply that for a user whose **tastes** are unusual **compared** to the rest of the population there will not be any **other** users who are particularly similar, leading to poor recommendations. The last two problems critically depend...

...similar items in the future. Furthermore, the lack of access to the content of the **items** prevents similar **users** from being matched unless they have **rated** the exact same **items**. Therefore, if one **user** liked the CNN weather page and another liked the MSNBC weather page, the two would...

...system, we maintain user profiles based on content analysis, and directly compare these profiles to **determine** similar **users** for collaborative **recommendation**. **Users** receive **items** both when they **score** highly against their own profile, and when they are **rated** highly by a **user** with a similar profile. The hybrid approach avoids the limitations mentioned for content-based and...

13/3,K/3 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0817890 BW0002

**NET PERCEPTIONS: N2K's Music Boulevard Sings With Net Perceptions GroupLens  
Personalization Technology**

March 06, 1998

Byline: Business and High Tech Editors

...Music Boulevard personal features  
Net Perceptions' GroupLens software is based on collaborative filtering technology and **determines** specific **recommendations** of **items** the **customer** is likely to enjoy. Using a variety of implicit and explicit methods, individual customers will be **compared** to customers with **similar preferences** on the Music Boulevard site, providing a more meaningful experience.

Located at Internet World Spring...

13/3,K/4 (Item 2 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0553773 BW0100

**BANK OF AMERICA: Bank of America offers relationship pricing, cuts business-loan fees**

February 01, 1996

Byline: Business Editors

...the new pricing structure, customers' banking relationships, along with creditworthiness and approved credit amounts, will **determine** the **interest rates** they pay.

Until now, Bank of America -- like **other** banks -- has **determined** its **interest rates** for small-business loans **based** on the average credit risk and profitability of its customer base. Now, BofA is basing...

...have strong relationships with the bank.

Under BofA's old pricing structure, a small-business **customer** borrowing \$30,000 would have paid a \$300 loan-origination fee and an interest **rate** of 4.5 percentage points above the reference **rate** (prime **rate** ).

Now, if that **customer** has excellent credit, good deposits and multiple **products** with BofA, he or she would pay a \$100 loan-origination fee and a rate...

Set	Items	Description
S1	18734697	ITEM OR ITEMS OR PRODUCT? ? OR MOVIE? OR FILM OR FILMS OR - DVD OR DVDS OR BOOK? ?
S2	13195215	USER? OR MEMBER? ? OR SUBSCRIBER? ? OR FANS OR VIEWER? ? OR CONSUMER? ? OR CUSTOMER
S3	7533271	RATE? ? OR RATING OR RANK? ? OR RANKING OR WEIGHT??? OR SC- OR??? OR RECOMMENDATION?
S4	15716438	COMPAR??? OR BASED OR MATCH??? OR ANALY?
S5	68379	S1(7N)S2(7N)S3
S6	18866343	OTHER OR ANOTHER OR LIKE-MINDED OR LIKE()MINDED OR RELATED OR SIMILAR?
S7	5811383	TASTE OR TASTES OR INTEREST? ? OR PATTERN? ? OR PREFERENCE? ?
S8	7635764	ESTIMAT??? OR APPROXIMAT? OR DETERMIN??? OR PREDICT???
S9	51257	S4(7N)S6(7N)S7
S10	255665	S8(5N)S3
S11	18	S5(4S)S9(4S)S10
S12	9	RD (unique items)
S13	6	S12 NOT PY>2000
S14	97	S5 AND S9 AND S10
S15	62	RD (unique items)
S16	29	S15 NOT PY>2000
File	9:Business & Industry(R)	Jul/1994-2006/Aug 10 (c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/Aug 10 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2006/Aug 10 (c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/Aug 10 (c) 2006 The Gale Group
File	16:Gale Group PROMT(R)	1990-2006/Aug 10 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2006/Aug 10 (c) 2006 The Gale Group

**16/3,K/1 (Item 1 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

02137941 Supplier Number: 25652301 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**An Internet Smorgasbord For Mortgage Brokers**  
**(By 2005, mortgage brokers will hold an estimated 80% of mortgage**  
**originations in the US as compared to 70% currently; Internet services**  
**changing face of mortgage brokerage industry)**  
Broker Magazine, v 2, n 2, p 36+  
April 2000  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2171

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...He predicted that automated mortgage transactions will be feasible in the near term.

"As loan **product** becomes more credit **score** driven and more automated, the ability for a **consumer** to come to a site, enter in a credit **score** and address of the property, and get instant loan approval is just around the corner...

...Execution" module and a new multitiered broker pricing markup capability. A particular LTV and FICO **score** can be used to **determine** the lowest documentation level that will allow an automatic approval.

GHR CEO Allan Redstone said...

...Realtors and mortgage brokers alike to originate mortgages.

The site, launched by Salt Lake City- **based** Real Estate Brokers Lending Service, allows real estate brokers to **compare interest** rates, consider a variety of prime, subprime and **other** loans as well as file applications directly through the website.

Users of Onepipeline's service...

**16/3,K/2 (Item 2 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

01190565 Supplier Number: 23756003 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Consumer, heal thyself**  
**(Global market for over-the-counter drug products is forecast at \$64 bil by**  
**2000; global sales of such drugs totaled \$53 bil in 1995)**  
PharmaBusiness, n 13, p 25+  
January 1997  
DOCUMENT TYPE: Journal; Ranking (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3366

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...counter drugs account for 31.9% of the European market. Analysts at James Dudley Management **predict** that, based on current growth **rates**

and merger activities, these companies will control more than 54% of the European self-medication...

...sensitivity

National players and brands	International players and brands
Restrictive distribution regulations	Diverse distribution channels
<b>Recommendation</b> by professionals	Informed <b>consumer</b> decisions
Standard drug delivery formats	<b>Consumer</b> -friendly delivery systems
Ingredient-centred	Application-focused
<b>Product</b> emphasis on treatment and cure	Emphasis on prevention and disease management

Source: Promar International, Berks...

...the products that they are purchasing.

In the past, European consumers have not shown much **interest** in treating themselves, **analysts** note, and manufacturers have adopted a **similar** attitude toward marketing over-the-counter medicines. As consumers begin to view self-medication as...

16/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

01157292 Supplier Number: 23753330 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**OVER-THE-COUNTER DRUGS IN EUROPE: Relief for health care costs**  
**(The self-medication market in Western Europe may total \$17.8 bil by the year 2000)**  
Med Ad News, v 16, n 1, p 1+  
January 1997  
DOCUMENT TYPE: Journal ISSN: 0745-0907 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3528

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...manufacturers of over-the-counter drugs account for 31.9% of the European market. Analysts **predict** that, based on current growth **rates** and merger activities, these companies will control more than 54% of the European self-medication...

...the-counter medicines in the Italian health care system, primarily by educating doctors, pharmacists, and **consumers**.  
The self-medication market has recorded good growth **rates** in recent years. There are switch **products** in fewer categories than the United Kingdom and Germany. Products have been switched in H2...

...the products that they are purchasing.

In the past, European consumers have not shown much **interest** in treating themselves, **analysts** note, and manufacturers have adopted a **similar** attitude toward marketing over-the-counter medicines. As consumers begin to view self-medication as...

...sensitivity

National players and brands	International players and brands
Restrictive distribution regulations	Diverse distribution channels
<b>Recommendation</b> by professionals	Informed <b>consumer</b> decision
Standard drug delivery formats	<b>Consumer</b> -friendly delivery systems
Ingredient-centered	Application-focused
<b>Product</b> emphasis on treatment and cure	Emphasis on prevention and disease management

Source: Promar International, Berks...

16/3,K/4 (Item 1 from file: 275)  
 DIALOG(R)File 275:Gale Group Computer DB(TM)  
 (c) 2006 The Gale Group. All rts. reserv.

02092610 SUPPLIER NUMBER: 19682447 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Advice from the Web. (recommendation systems) (includes related articles on the features of recommendation systems, and on personalizing the content of the systems)(Your Personal Internet) (Internet/Web/Online Service Information)(Cover Story)**

Dragan, Richard V.; Lidsky, David; Munro, Jay  
 PC Magazine, v16, n15, p133(7)  
 Sep 9, 1997

DOCUMENT TYPE: Cover Story ISSN: 0888-8507 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract  
 WORD COUNT: 3585 LINE COUNT: 00294

ABSTRACT: Web **recommendation** systems attempt to **predict** a person's preferences based on the preferences of others. Most began as researchers looked...

...for collaborative filtering technology, which uses algorithms to predict a person's likes or dislikes **based** on a community of users. The person's **preferences** are **compared** with a database of other people's **preferences**, and when **matches** are found, it recommends **other items** that **like-minded** people liked. **Recommendation** systems **match** well with Web commerce by allowing vendors to target their ads, but **users** sacrifice some privacy in exchange for receiving the **recommendations**.

... item of interest--books, for example. When you come to the site looking for a **book**, you are asked to **rate** several **books**, and your ratings are matched to those of other **users**. If a set of people like the same ten books you did, and they also...

...you--often with surprising accuracy. Recommendation systems work, and they work whether you're rating **books**, **movies**, or **products** in a catalog.

A **recommendation** system should increase in accuracy over time, as more **users** enter preferences on more **items**. Databases can be shared across interest groups, as with Firefly Network's Community Navigator, providing...on the theme, such as push-technology support via a Castanet plug-in, something no **other** company has introduced. GroupLens also lets Web sites ascertain your **preferences** implicitly--that is, **based** on actions you make on the site. These innovations make it the most promising product...

...a movie, you can learn about its director and cast. You can also see how **Moviefinder** **predicts** you'll **rate** a **movie** and compare that with the

cumulative **rating** of all **users** . We had to **rate** quite a few more **movies** than with competitors Filmfinder (Firefly) and **Movie Critic** (LikeMinds) before getting feedback.

What makes GroupLens stand out from most of the **products** in this roundup is that it lets sites incorporate a variety of feedback from **users** . **Users** can **rate** explicitly by giving thumbs-up/thumbs-down (or in-between) ratings to **items** . GroupLens then takes ratings a step further by recognizing implicit feedback. While shopping online, for...

...available only on movie sites, we look forward to their implementation in other settings.

At **Movie Critic** (www. **moviecritic** .com), a site that shows off LikeMinds technology, **users** **rate** their favorite **movies** on a more detailed scale than at **Moviefinder** (GroupLens) or Filmfinder (Firefly). You can rate as few as 12 **movies** before **Movie Critic** returns results; **Moviefinder** requires you to **rate** dozens. **Movie Critic** can also make **recommendations** for two **users** so that you and a friend can find a **movie** that you both might like.

Another movie and video site also employs the LikeMinds technology...

**16/3,K/5 (Item 1 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2006 The Gale Group. All rts. reserv.

02119596 Supplier Number: 55159323 (USE FORMAT 7 FOR FULLTEXT)

**Andromedia Introduces 'Click-to-Close Personalization' With LikeMinds Personalization Server 3.0.**

Business Wire, p0086

July 15, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1092

... an e-commerce vendor who lacks purchase history data and doesn't want to force **users** to fill out lengthy questionnaires to still offer personalized content and **product recommendations** . The new engines enable LikeMinds to learn by unobtrusively observing online navigational behavior and shopping...

...users' tastes and preferences. The Clickstream and Purchase Engines complement the Preference Engine and Product **Matching** Engine which were built into previous versions of LikeMinds Personalization Server. The **Preference** Engine leverages explicitly stated **preferences** . The Product **Matching** Engine makes recommendations **based** on product **similarities** , enabling vendors to immediately recommend new products, before customers have seen, rated, or bought them...

...creates a unique "affinity group" composed of other users that most accurately reflect the target **user** 's taste and preferences. LikeMinds uses these affinity groups to generate highly accurate **product recommendations** tailored to each individual's personal taste.

" **Customer** conversion and loyalty are the biggest challenges faced by e-commerce vendors today," said Kanzler...

...refined in commercial applications for the past 12 years. LikeMinds uses sophisticated techniques, such as **prediction weighting** , to build its affinity groups and boost recommendation accuracy. LikeMinds Personalization Server 3.0 even...

**16/3,K/6 (Item 2 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2006 The Gale Group. All rts. reserv.

01618249 Supplier Number: 48339306 (USE FORMAT 7 FOR FULLTEXT)

**N2K's Music Boulevard Sings With Net Perceptions GroupLens Personalization Technology.**

Business Wire, p3060002

March 6, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 392

... Music Boulevard personal features

Net Perceptions' GroupLens software is based on collaborative filtering technology and **determines** specific **recommendations** of **items** the **customer** is likely to enjoy. Using a variety of implicit and explicit methods, individual customers will be **compared** to customers with **similar preferences** on the Music Boulevard site, providing a more meaningful experience.

Located at Internet World Spring...

**16/3,K/7 (Item 3 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2006 The Gale Group. All rts. reserv.

01342259 Supplier Number: 46110631 (USE FORMAT 7 FOR FULLTEXT)

**Bank of America offers relationship pricing, cuts business-loan fees.**

Business Wire, p02010100

Feb 1, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 541

Customers' relationships with the bank will be used to help **determine** the interest **rates** on Advantage Business Credit (ABC) loans and lines of credit. Business customers can also receive...

...the new pricing structure, customers' banking relationships, along with creditworthiness and approved credit amounts, will **determine** the interest **rates** they pay.

Until now, Bank of America -- like **other** banks -- has **determined** its **interest rates** for small-business loans **based** on the average credit risk and profitability of its customer base. Now, BofA is basing the **interest** rate on the individual application, giving the best rates to customers who have strong relationships with the bank.

Under BofA's old pricing structure, a small-business **customer** borrowing \$30,000 would have paid a \$300 loan-origination fee and an interest **rate** of 4.5 percentage points above the reference **rate** (prime **rate** ).

Now, if that **customer** has excellent credit, good deposits and multiple **products** with BofA, he or she would pay a \$100 loan- origination fee and a rate...

**16/3,K/8 (Item 1 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2006 The Gale Group. All rts. reserv.



06626031 Supplier Number: 55717180 (USE FORMAT 7 FOR FULLTEXT)

**Taking Aim at a Moving Target.**

Panko, Ron

Best's Review - Life-Health Insurance Edition, v100, n4, p21

August, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 3589

... 4 million in sales, according to The Advantage Group.

Since the product uses a participation **rate** to **determine** what percentage of the stock index's gains will be credited to the account, Keyport...or seven-year terms.) The highest stock index value in that time period determines the **interest** credited.

**Other** equity-indexed annuity designs use the point-to-point method of accumulation, which **compares** the index value at the beginning of the annuity's term with the index value...to make a profit," Stout said. "We rejected the point-to-point design because participation **rates** went so low that they were no longer attractive to **consumers**. We also wanted a **product** with very few moving parts so the consumer could feel comfortable that the company wouldn't...

**16/3,K/9 (Item 2 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2006 The Gale Group. All rts. reserv.

04758096 Supplier Number: 47002053 (USE FORMAT 7 FOR FULLTEXT)

**Relief for health care costs**

Dalton, Michelle

Med Ad News, p1

Jan, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2471

... manufacturers of over-the-counter drugs account for 31.9% of the European market. Analysts **predict** that, based on current growth **rates** and merger activities, these companies will control more than 54% of the European self-medication...the-counter medicines in the Italian health care system, primarily by educating doctors, pharmacists, and **consumers**.

The self-medication market has recorded good growth **rates** in recent years. There are switch **products** in fewer categories than the United Kingdom and Germany. Products have been switched in H...the products that they are purchasing.

In the past, European consumers have not shown much **interest** in treating themselves, **analysts** note, and manufacturers have adopted a **similar** attitude toward marketing over-the-counter medicines. As consumers begin to view self-medication as...

**16/3,K/10 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2006 The Gale Group. All rts. reserv.

13396636 SUPPLIER NUMBER: 70397112 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Alternative CPI aggregations: two approaches.(consumer price index)**

Kokoski, Mary

Monthly Labor Review, 123, 11, 31

Nov, 2000

ISSN: 0098-1818

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 4493

LINE COUNT: 00377

... we decide to weight each household in accordance to its total household expenditure, then the **weights** are **determined** by:

(3)  $(w.sub.h) = (E.sub.h) / ((Sigma).sub.h) (E.sub.h),$

where...historical empirical analysis. We use the same data as those for the CPI, specifically, the **Consumer** Expenditure Survey (CEX), to provide the household expenditure **weights** and CPI **item** price indices for the price changes in goods and services. The CEX sample comprises the ...quickly than its plutocratic counterpart, the differences are generally less than 1 index point. In **other** quintiles there is no consistent **pattern**; the plutocratic index value often exceeds the democratic index value. By **comparing** index values by index type across quintiles an interesting **pattern** emerges. For the plutocratic index, there is a general inverted U-shaped pattern, with higher...

**16/3,K/11 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2006 The Gale Group. All rts. reserv.

12364468 SUPPLIER NUMBER: 62797709 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**TRADE LIBERALIZATION AND AGRICULTURAL CHEMICAL USE: UNITED STATES AND MEXICO.**

WILLIAMS, SHON P.; SHUMWAY, C. RICHARD

American Journal of Agricultural Economics, 82, 1, 183

Feb, 2000

ISSN: 0002-9092

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 10003

LINE COUNT: 01086

... input markets. In the U.S. model, the macroeconomic variables include population, per capita income, **consumer** price index, manufacturing price index, price index of primary inputs, prime **rate**, gross national **product** (GNP) implicit price deflator, nonagricultural wage index, inflation rate, and government purchases of agricultural commodities ...includes the effects of NAFTA, associated changes in farm policy, and trends in economic growth. **Other** exogenous variables are forecasted **based** on a continuation of historical **patterns**.

Two plausible scenarios are considered for Mexico. In both scenarios, the governmentally imposed trade restrictions...indices used in the simulation, FAPRI's forecasts of Mexican production quantities are used to **determine** the share **weights** whenever available. Malaga's forecasts are used for the fruit and vegetable categories.

In the...

**16/3,K/12 (Item 3 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2006 The Gale Group. All rts. reserv.

12132507 SUPPLIER NUMBER: 60015251 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**World Economic Outlook and the Challenges of Global Adjustment.**

World Economic Outlook, 1

Oct, 1999

ISSN: 0256-6877

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 26038

LINE COUNT: 02493

... area 1.3 11.7 10.9 10.3 9.7

(1.) Consumer prices are **based** on the retail price index excluding mortgage **interest** .

(2.) **Consumer** prices excluding interest **rate** components; for Australia, also excluding **other** volatile **items** .

Major Industrial Countries:

General Government Fiscal

Balances and Debt (1)

(Percent of GDP)

1982-92...

Hemisphere - 0.3

Source: Major industrial countries:

MULTIMOD simulation. Developing country regions: IMF staff estimates.

( 1 .) Deviation from baseline.

(2.) Weighted **average** of the larger economics in each region that are not major oil exporters. The Middle...

**16/3,K/13 (Item 4 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2006 The Gale Group. All rts. reserv.

10815602 SUPPLIER NUMBER: 53889496 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**OECD economic outlook.(includes related articles)**

OECD Economic Outlook, 64, 1(2)

Dec, 1998

ISSN: 0474-5574

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 76969

LINE COUNT: 06529

... since the earlier price declines generally appeared to be warranted on the basis of many **estimates** of equity price overvaluation, the risk of renewed falls is considerable. Such substantial falls from...and gradually reducing expenditures on public works.

While there is virtually no scope for policy- **determined** interest **rates** to go lower, the Bank of Japan has been very active in providing liquidity to...the difficulties that capital controls entail are well known:

\* International capital movements are economists' abstractions **estimated** and classified after the fact by statisticians, which makes it difficult to design and implement...federal funds rate are incorporated in the projections, this is interpreted to imply that policy **determined** interest **rates** will decline by **another** 50 basis points during the first half of 1999, while in Japan short-term **interest** rates should remain very low. European Economic and Monetary Union (EMU) will proceed from 1... result from using fixed weights. For periods where comparisons can be made with other published **estimates** , the obtained growth **rates** do not differ significantly.

1. More information on the Eurostat series, and their method of... ease only slightly, to below 12 per cent in 2000. Remaining well above its estimated **structural** rate, **unemployment** should continue to restrain nominal wage growth as in 1997 and 1998. Assisted by moderate...just over 8 per cent since the beginning of the year, somewhat above its estimated **structural** rate. **Wage** increases remain steady at an annual rate **of** about 4 per cent. The underlying inflation rate ( **net** of mortgage and consumer **debt** charges and some volatile items **in** the consumer **price** index) remains low, at an annual rate **of** around 1 1/2 per cent. Increases in import prices in the past year have...may not change greatly. The unemployment rate is projected to fall further - to a rate **close** to what the OECD estimates **to** be the structural rate - **but** , due to the restraining effect of the law on employment and competitiveness and subdued

import...an acceleration in the pace of wage settlements. Although unemployment has fallen below its estimated **structural** rate, **other** measures of labour utilisation - such as broad unemployment - point to a sizeable pool of unused...increments of about 2 1/2 per cent and a framework to slow locally-determined **wage** drift. The headline inflation rate **peaked** at 1.9 per cent in late 1997, and has since become negative as long...GDP changes from baseline, in the second year after a change in short-term interest **rates**, are shown. Those studies that are based **on** structural models suggest a relatively similar **response** for the major economies in the area. While a number of them identify differences in...

...that are likely to be important are: the initial cyclical position of the economy compared **with** that of other **major** trading partners; market views about the current and prospective interest **rate** developments; and, over time, fundamental determinants of savings and investment across the euro area; relative...

**16/3,K/14 (Item 5 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

10801870 SUPPLIER NUMBER: 53745097 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Aggregate Disturbances, Monetary Policy, and the Macroeconomy: The FRB/US Perspective.**

Reifschneider, David; Tetlow, Robert; Williams, John

Federal Reserve Bulletin, 85, 1, 1(1)

Jan, 1999

ISSN: 0014-9209

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 13675 LINE COUNT: 01242

... in the long run policy can only restore normal levels of resource utilization and determine **the** prevailing rate **of** inflation; it cannot undo all the effects of permanent shifts in fundamentals.

An Acceleration in...in the relative price  
of business equipment

GDP(1)	.2	.5	.7	.7
Unemployment rate	.0	-.1	-.2	.0
Consumer <b>price</b> inflation(2)	.0	.0	.0	.1
Nominal federal funds rate	.1	.2	.3	.4

(1.) Gross domestic product **measured** in chain-weighted 1992 dollars.

(2.) Four-quarter growth rate of chain-weighted price index...

...and the output gap or that include responses to past or projected levels of interest, **inflation**, and other **variables**.

To analyze **the** stability implications of the Taylor rule and other **systematic** policy responses, policy is assumed to follow a generalized policy rule of the form

(r...economy using a small-scale forecasting system that includes output, inflation, the federal funds rate, **an** estimate **of** the economy's long-run equilibrium real short-term interest rate, **and** an estimate **of** the long-run trend level of inflation sought by policymakers. This particular characterization of expectations...the Federal Reserve does not directly control the federal fund rate; instead, the funds rate **is** a market rate **determined by** the supply and demand for reserves. The Federal Reserve uses open market transactions--buying and...

16/3,K/15 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

10628697 SUPPLIER NUMBER: 20522715 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Product category familiarity and preference construction.**

Coupey, Eloise; Irwin, Julie R.; Payne, John W.

Journal of Consumer Research, v24, n4, p459(10)

March, 1998

ISSN: 0093-5301

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 6941

LINE COUNT: 00635

... a simplifying heuristic for the task (Payne et al. 1993). We hypothesize that in unfamiliar **product** categories, the heuristic used for judgments will be a simple compensatory scheme, reflecting equal **weighting**. There is some evidence to support this hypothesis. Park (1976), for example, demonstrates that **consumers** with less familiarity tend to adopt an equal **weighting** scheme, while **consumers** with more familiarity tend to **weight** the most important attribute more heavily. Consistent with this previous research, we propose that **consumers** ' judgments will show a stronger tendency toward equal **weighting** in unfamiliar **product** categories than in familiar **product** categories.

Mellers et al. (1995) demonstrate that preference inconsistencies can be driven by differential weighting...

...across tasks in riskless domains similar to those examined in this research; in essence, the **weights** are **determined** by the context in which the response is requested. We propose that the mechanism that...by two pretests. In one test, 20 subjects provided familiarity ratings for a set of **products**. They then **rated** their familiarity with several attributes of each **product** category obtained from **Consumer** Reports, and they **rated** the relative importance of each attribute. In a similar pretest, taken by a different set...

...responses indicating a preference for the alternative that was stronger on the more prominent attribute. **Preferences** for the brand that had the better value on the more important attribute indicated a prominence- **based** strategy, while **preferences** for the **other** brand were deemed indicative of a compensatory strategy in which the differences on the less...were 4. Greater distances indicated greater difference in the influence of one attribute over the **other**.

TABLE 3

STUDY 3: MEANS OF PROMINENCE- **based** **PREFERENCE**

Product category	Familiarity	Choice	<b>Matching</b>
Apartments	Familiar	.54	.11
Hair dryers	Familiar	.70	.36
Laundry detergents	Familiar	.73	.09
Televisions...			

...that preference inconsistencies can be driven by differential weighting of attributes.

To explain the revealed **pattern** of reversals, we completed **another analysis** to determine whether our proposed explanation of the reversal **pattern** as a function of shifts in attribute weights, given differences in familiarity, was tenable. To...than the experimenter-determined classification of familiarity to test the expectation that familiarity is positively **related** to prominence- **based** **preference**. This approach of using a measured variable as an independent variable has been suggested by

...

**16/3,K/16 (Item 7 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

10154502 SUPPLIER NUMBER: 19321769 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Overview of the 1998 revision of the Consumer Price Index.(Cover Story)**

Greenlees, John S.; Mason, Charles C.

Monthly Labor Review, v119, n12, p3(7)

Dec, 1996

DOCUMENT TYPE: Cover Story ISSN: 0098-1818 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4849 LINE COUNT: 00531

... aggregation formulas. One example of such an experimental index is the CPI-E, an index **based** on the expenditure **patterns** of consumer units with reference persons aged 62 or older.(3) **Another** index, currently under development, uses a geometric mean formula to average the prices of items...basic aspect of this revision will be the incorporation of a new set of expenditure **weights** . **Consumer** Expenditure Survey data from 1993-95 will be used to calculate a new expenditure **weight** for each **item** strata category in every CPI index area. These new market baskets--new geographic area samples...past, the Bureau will publish overlap indexes based on both the new and the old **item** structure and expenditure **weight** for several months beginning in February 1998. These overlap indexes will permit **users** to see first-hand the revision's effect on the published **rate** of inflation. Also, effective with the index for January 1999, the CPI will change from...

...criteria to locate segments that represent the housing stock throughout the geographic area, and also **determines** the sampling **rates** that will be used to derive the appropriate total sample of housing units. Samples will...

**16/3,K/17 (Item 8 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

09290706 SUPPLIER NUMBER: 18989745 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**CRA and fair lending regulations: resulting trends in mortgage lending.**

(Community Reinvestment Act)

Evanoff, Douglas D.; Segal, Lewis M.

Economic Perspectives, v20, n6, p19(28)

Nov-Dec, 1996

ISSN: 1048-115X LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 14714 LINE COUNT: 01237

... generating community development loans. As illustrated in table 1, the lending test carries a disproportional **weight** in **determining** the composite **rating** . A bank cannot receive a composite rating of satisfactory or better unless it receives a...to reach out to the local community, including low- and moderate-income neighborhoods and individuals. **Based** on this mandate, success may not require any change in lending **patterns** . **Another** problem with associating recent lending patterns with regulation is the lack of a control group...

...of the quarterly growth rate of originations, controlling for the growth

rate of gross domestic **product** (GDP), the change in mortgage **rates**, and the growth **rate** of the **consumer** price index.(38) Quarterly indicators are included to absorb the seasonality in the dependent variable...

**16/3,K/18 (Item 9 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

09072396 SUPPLIER NUMBER: 18824582 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Consumer Price Index overstates food-price inflation. (Consumer Price Index for All Urban Consumers)**  
MacDonald, James M.  
Food Review, v18, n3, p28(5)  
Sep-Dec, 1995  
ISSN: 1056-327X LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3760 LINE COUNT: 00292

... of the individual price changes provided overall food price inflation for this group of 323 **items**, giving more **weight** in the average to **product** classes with greater **consumer** expenditures (because, for example, **consumers** typically spend far more on breakfast cereals than on pimientos, price changes in breakfast cereals...been growing faster than processing costs. However, the divergence does become significant when combined with **other patterns**, as seen in the previous three **analyses**.

Although each of these four comparisons has weaknesses, they all suggest that the Food at...If the price at that time was \$2.00, then the store would receive an **estimated weight** of 1,500 pounds.

But the store could just as easily have been off sale...  
...sample entry. If the price had been \$2.50, the store would have a lower **estimated weight** - 1,200 pounds. Note that the weight given to the store will be higher if...

...to an upward bias in the estimates of the average-price increase.

The method of **estimating weights** can cause problems for products whose prices fluctuate over time and whose price changes vary across stores. That price behavior makes it more likely that the **weighting estimation** will introduce a bias by giving inaccurately high weights to stores whose prices are likely...

...researchers first identified the weighting bias. In January 1995, the agency changed its procedures for **estimating the weights** to be assigned to specific price observations at particular stores. Rather than divide sales by...

...that they record price and quantity sold for highly specific food items (recall that the **weighting** bias occurs through efforts to **estimate** quantity). Scanner data, therefore, hold the promise of providing far more accurate, timely, and precise...

**16/3,K/19 (Item 10 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

08991373 SUPPLIER NUMBER: 18724631 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Managing complexity through performance measurement. (includes case study)**  
Gonsalves, Frank A.J.; Eiler, Robert G.  
Management Accounting (USA), v78, n2, p34(6)  
August, 1996

ISSN: 0025-1690      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4416      LINE COUNT: 00377

... had not been a factor. Customers were willing to pay the premium for high-quality **products**. Initially, low order fill **rates** were tolerated because of longstanding relationships established between buyers and **customer** service representatives, comfort with the product's configuration, and a lack of viable alternatives. When...benefits of ABC have bogged down by companies focusing too much on product cost, losing **interest** after an initial PC- **based** modeling exercise, and by focusing too much on result- **based** output measurements rather than driver- **related** precedent measures.

Let's understand how activity cost analysis can help control complexity. The ABC...

...needed to deliver products or services to customers. It assigns cost to activity pools and **determines** costing **rates** by dividing activity pools by some output measure, sometimes referred to as the cost driver. ABC uses the costing **rates** to build meaningful **product**, **product** line, **customer**, channel or business unit profitability, and, finally, it uses the activity-based cost information to manage cost.

All too often, the link between **determining** costing **rates** and using them to manage costs are unsound. The output measurement is a result measure...

16/3,K/20      (Item 11 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

08891715      SUPPLIER NUMBER: 18500667  
**What does it mean to be poor in America?**  
Federman, Maya; Garner, Thesia I.; Short, Kathleen; Cutter, W. Boman, IV;  
Kiely, John; Levine, David; McGough, Duane; McMillen, Marilyn  
Monthly Labor Review, v119, n5, p3(15)  
May, 1996  
ISSN: 0098-1818      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 11302      LINE COUNT: 00920

... Survey and those from the Survey of Income and Program Participation differ only marginally when **estimated** with person- **weights** versus family- **weights** (results not shown). For the Consumer Expenditure Survey and the Current Population Survey, the use...families have access to a color television.(26)

(TABULAR DATA 4 OMITTED)

For several other **consumer** durables, the poor have considerably lower **rates** of access, although for most of the **items** measured, their access rates are still above 50 percent. For example, 77 percent of the... poor children aged 5 to 7 move 3 or more times before their fifth birthday, **compared** to 20 percent of nonpoor children. The **pattern** is **similar** for older children as well.

Overall deprivation. The previous discussion provides information on the distribution...

16/3,K/21      (Item 12 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

08799831      SUPPLIER NUMBER: 18375009      (USE FORMAT 7 OR 9 FOR FULL TEXT)



**Price risk intermediation in the over-the-counter derivatives markets:  
interpretation of a global survey. (Central Bank Survey of Derivatives  
Market Activity results and analysis)**

Kambhu, John; Keane, Frank; Benadon, Catherine  
Federal Reserve Bank of New York Economic Policy Review, v2, n1, p1(15)  
April, 1996

LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 8512      LINE COUNT: 00720

... those related to changes in foreign exchange and interest rates (Table 1). (5) For issues **related** to price risk, the notional amounts in Table I can be roughly **compared** to the principal amounts of cash market securities with **similar** maturities. For example, the **interest** rate risk of a bond is comparable to that of an interest rate swap whose...to end-users (Table 4). (15) As a percentage of the total market value of **customer** trades, that exposure was only 3 percent for currency **products** and 4 percent for interest **rate products**.

The small net market value of the aggregate dealer exposure suggests that end- **users** were well represented on both sides of the market. Because U.S. dollar swap **rates** (three- and five-year rates) at the time of the survey were near their highest...a group, but not necessarily to an individual dealer. In addition, the market values were **determined** by the interest **rate** and exchange rate history at the time of the survey, and different paths of underlying...to the survey. In the twelve to fifteen months before the survey, long-term interest **rates** rose by **approximately** 2 percentage points in four out of five major currencies (Bank for International Settlements 1995b...

...debt is between 4 and 6 percent for each 1-percentage-point change in interest **rates**. This **estimate** is based on a maturity distribution of security market debt in Bank for International Settlements...  
customers                      b                      c

Total market value = a+b+c

(All values reported in absolute value)

**RELATED** ARTICLE: BOX 3: APPROXIMATE PRICE SENSITIVITY

The price sensitivity **approximation** for **interest rate** derivatives is **based** on the notional amounts in text Table 1 and the maturity distributions in Table A1...

**16/3,K/22      (Item 13 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

08770433      SUPPLIER NUMBER: 18369913      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Credit scoring at a crossroads: privacy, access, and fairness concerns can  
be successfully addressed. (Compliance Clinic) (includes related article on  
lead-based paint hazards, telephone banking laws and the Bank Secrecy  
Act)**

Walika, Christine; Barefoot, Jo Ann S.  
ABA Banking Journal, v88, n6, p26(4)  
June, 1996

ISSN: 0194-5947      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2860      LINE COUNT: 00234

... creating the ability to tailor the product, the price, and the marketing vehicle perfectly to **match** the individual **interests**, creditworthiness, and attractiveness of the prospective borrower.

Will these and **other** changes be good or bad for consumers? The answer to that depends on whom you...

...better attention to those who may need it, including lower-income customers.

\* More accuracy. As **scoring** systems get better at **predicting** actual loan performance, creditors will get better at making loans accurately to all who will...

...in the credit access debate.

There is still plenty of controversy over just how accurate **scoring** systems are as **predictors**, but a lot of evidence exists suggesting they are often as good as, or better...

...marital status, disability, neighborhood, or other forbidden factors. Computers don't have those feelings.

\* Better **products** and marketing. Finally, **scoring** advocates argue these tools serve the **consumer**'s interest by enabling creditors to tailor the **product** and marketing effort to his or her needs. This can raise satisfaction and expand credit...

...on paper, but may be appreciated by a human loan officer.

\* Less flexibility. Here again, **scoring** critics and advocates **predict** opposite outcomes. While advocates think **scoring** can make it cost-effective to do nearly infinite tailoring of produces to smallerups or ...

16/3,K/23 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

08593655 SUPPLIER NUMBER: 18047895 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**An analysis of commercial bank exposure to interest rate risk.**

Wright, David M.; Houpt, James V.

Federal Reserve Bulletin, v82, n2, p115(14)

Feb, 1996

ISSN: 0014-9209

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 8415 LINE COUNT: 00720

... This article evaluates some of the factors that may be affecting the level of interest **rate** risk among commercial banks and **estimates** the general magnitude and significance of this risk using data from the quarterly Reports of...

...the reliability of the simple measure's results for the banking industry by comparing its **estimates** of interest **rate** risk exposure for thrift institutions with those calculated by a more complex model designed by... changes may have effectively shortened the overall liability structure of the industry and, along with **other** pressures facing the industry, must be adequately considered in managing **interest** rate risk.

**Analysis** of Port olio Values

In this environment of new products and competitive pressures, treasury and...7) In either case, when multiplied by the balances in their respective time bands, these **weights** provide an **estimate** of the net change in the economic value of an institution's assets, liabilities, and ...

...the risk of different institutions. Although rough, such relatively simple measures can often provide reasonable **estimates** of interest **rate** risk for many institutions, especially those that do not have atypical mortgage portfolios nor hold...

...results will rely heavily on the assumptions used. This point may be especially important when **estimating** the interest **rate** risk of depository institutions because of the critical effect core deposits can have on the...deposits that fund one-half or more of their total assets. This measurement conundrum makes **estimates** of interest **rate** risk especially difficult and underscores the lack of precision in any measure of bank interest...

...exceptionally high levels of interest rate risk. The basic model uses Call Report data to **estimate** the interest **rate** risk of banks in terms of economic value by using time bands and sensitivity weights...data on coupons, maturities, margins, and caps to derive market value changes. To measure interest **rate** risk, the model **estimates** fair values under prevailing interest **rates** (base case) and at alternatively higher and lower rate levels, including a uniform increase of...

...tool, the model and its results can be validated during on-site examinations of interest **rate** risk.

#### DIFFERENCES IN **ESTIMATES** OF INTEREST **RATE** RISK EXPOSURE

The magnitude of differences between exposure estimates from the two models will depend...could easily vary widely, regardless of whether the models are similar in complexity and sophistication.

#### **ESTIMATED** INTEREST **RATE** RISK OF COMMERCIAL BANKS

Because the basic and OTS models produced fairly similar results for ...maturities or repricing frequency. The amounts within each band are then multiplied by a risk **weight** based on the **estimated** percentage change in value of a representative instrument for a given change in market interest ...

...also reflect the effect of loan prepayments that are expected to result from the designated **rate** change. Once the **estimated** effects on assets and liabilities are combined, they can be expressed as a percentage of...

...procedure is repeated throughout the program for other assets such as mortgage pass-through securities, **consumer** installment loans, and so forth. Once fixed **rate** mortgage **products**, other. amortizing assets, and adjustable **rate** mortgages are accounted for and totaled by time band, all residual time band balances are...value is dependent on prepayment rates and the behavior of periodic and lifetime caps, risk **weights** were derived from **estimates** calculated by the OTS model, which factors in the effect of these embedded options in...

16/3,K/24 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

07265612 SUPPLIER NUMBER: 15475445 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Improving the effectiveness of outdoor advertising: lessons from a study of 282 campaigns.**

Bhargava, Mukesh; Donthu, Naveen; Caron, Rosanne  
Journal of Advertising Research, v34, n2, p46(10)  
March-April, 1994

ISSN: 0021-8499 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 5480 LINE COUNT: 00466

... measurement. For the subjective measures (e.g., dominant concept), the differences were resolved through discussion.

**Analysis** . The **analysis** of the data followed a **pattern similar**

to Stewart and Furse's (1986) study on television advertising. First, the bivariate relationships are **analyzed** and reported. All the variables are then studied using a multivariate analysis.

The strength of...text as headlines or headlines and message is not found to be related to recall **scores**.

Summary of the Bivariate Results. The results reinforce the importance of controlling the **customer** and **product** -related TABULAR DATA OMITTED factors in investigating advertising effectiveness. **Weight** factors are significantly related to recall scores. The relationship of the executional factors suggest that...2 (1991): 56-63.

Holbrook, Morris B., and Donald R. Lehmann. "Form vs. Content in **Predicting Starch Scores** ." Journal of Advertising Research 20, 4 (1980): 53-62.

Hunter, John E., and Frank L...

**16/3,K/25 (Item 16 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

07202187 SUPPLIER NUMBER: 15237664 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Values, motives, and interventions of organization development practitioners.**

Church, Allan H.; Burke, W. Warner; Van Eynde, Donald F.  
Group & Organization Management, v19, n1, p5(46)  
March, 1994

ISSN: 1059-6011 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 12512 LINE COUNT: 01029

... demographic variables. The dependent variables in the analyses consisted of the three values factor mean **scores**. The group **predictors** or the independent variables included professional association membership (i.e., OD Network, ASTD-ODPPA, SIOP...

...companies worked for, extent of academic affiliation, area of specialization, and highest degree obtained were **other** demographic variables of **interest**, they could not be used in the **analyses** due to the substantial number of missing cases, and the degree of instability in these...

...scores. Moreover, when examining the univariate effects for group membership, only the Humanistic values scale **score** emerged as significant after Bonferroni correction. An examination of group means indicated that **members** of the OD Network and ASTD tended to **rate** these **items** as more important in the ideal than did the SIOP respondents (M = 5.05, M...

**16/3,K/26 (Item 17 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

06733336 SUPPLIER NUMBER: 14530999 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**NationsBank card unit eyes growth by putting emphasis on innovation.**

**(NationsBank Corp.'s NationsBank Card Services) (Interview)**

Fickenscher, Lisa  
American Banker, v158, n197, p14(2)  
Oct 14, 1993

DOCUMENT TYPE: Interview ISSN: 0002-7561 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1764 LINE COUNT: 00134

... Essentially, we closely monitor the behavior of our customers by modeling their past behavior with **other** customers' **patterns** . We try to predict what their needs will be **based** on what they have been. We are becoming increasingly more sophisticated in this area. Q...

...you think interest rates are going, and how would a change affect the industry? FRIARS: **Predicting** what interest **rates** will do is very dicey. We do not expect any dramatic changes to occur in...

...lot of issuers have moved to variable rates, which permitted the industry to offer lower- **rate** **products** .

That also provides some protection if, in fact, **rates** rise. **Consumers** have really benefited in the short term from the reduction in **rates** . STOCK: I feel that the most important development is the proliferation of variable-rate cards...

**16/3,K/27 (Item 18 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

06492573 SUPPLIER NUMBER: 14081910 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Quality in document design: issues and controversies. (Research/Literature Review)**

Schrivver, Karen A.

Technical Communication, v40, n2, p239(17)

May, 1993

ISSN: 0049-3155

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 9306 LINE COUNT: 00770

... the final formula for the prediction measure.

Phase 4 Researchers conduct a regression analysis to **determine** what **weights** the text features should have when they are combined in the final formula (for a discussion of weighting procedures, see Hayes 1989, pp. 218-223). The regression analysis adjusts the **weights** so that the formula **predicts** the criterion, that is, comprehensibility or usability.

The practical goal of the quality metrics developed...addition to concerns about measuring quality and relating quality and customer satisfaction, a number of **other** questions have been engaging document designers. There is a great deal of **interest** in cost-benefit **analyses** of quality, in automating document processes, and in developing standards for cross-industry comparisons of...categories of benchmarking--categories that allow one to measure the success of a company's **products** or publications: (1) **customer** satisfaction, (2) performance analysis, (3) **customer** productivity, (4) **customer** error **rates** and types, (5) expert evaluation, (6) internal application of standards and guidelines, and (7) industry...

**16/3,K/28 (Item 19 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

04895813 SUPPLIER NUMBER: 09808811 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The economics of rent-to-own contracts.**

Walden, Michael L.

Journal of Consumer Affairs, v24, n2, p326(12)

Winter, 1990

ISSN: 0022-0078

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3359 LINE COUNT: 00253

... for P, RTO, and n. The stated purchase price, P, is the cost to the **consumer** of purchasing the **product** outright from the dealer. (3)

To calculate the implicit interest **rate**, r, values must be assumed for the parameters m, [p.sub.r], d, and s...

...this presents a bias, it should be toward overestimating industry expenses and underestimating implicit interest **rates**. In other words, in **estimating** the implicit **rates**, the benefit of the doubt is given to the rent-to-own industry. The industry...

...renting and returning the product ([p.sub.r]) equal to .80 (Winn 1983). The probability **rate** of .80 is also **estimated** by the National Social Science and Law Center (1987).

There are two ways to use...

...result equalling yearly maintenance/repair and service costs. The first method was used in the **analysis** presented here. The second method gave very **similar** results.

Table 3 **compares** the calculated implicit monthly **interest** rates for r', r'', and r, and also **compares** r to r'. (4) As expected, r'' is less than r. ...have been omitted in previous studies of rent-to-own contracts, which may cause previous **estimates** of interest **rates** implicitly charged on rent-to-own contracts to be too high. The model revealed that...

...owner-dealer costs were taken from the rent-to-own industry. Such estimates likely biased **estimates** of the implicit interest **rate** downward.

Using a sample of rent-to-own contract data from dealers in Raleigh, North Carolina, implicit interest **rates** were **estimated** in the range of 33 percent to 125 percent annually (APRs), with most estimates above 60 percent. Most of the **estimates** were lower than implied interest **rates** **estimated** assuming the entire RTO payment is a purchase payment. For implicit interest rates to be...

16/3,K/29 (Item 20 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

04872648 SUPPLIER NUMBER: 09601083 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Alternative approaches to understanding the determinants of typicality.**

Loken, Barbara; Ward, James

Journal of Consumer Research, v17, n2, p111(16)

Sept, 1990

ISSN: 0093-5301

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 11585 LINE COUNT: 00988

... resemblance measure described later, each subject completed a measure or set of measures for four **product** categories (each with 15 **members**) - two superordinate and two subordinate - assigned so that no subject **rated** a matched pair of a subordinate and its own superordinate category. The items in each...

...norms were obtained for 24 categories by asking 20 subjects to name as many category **members** as they could. Next, another set of 15 pretest subjects **rated** all **items** listed in the production norms with respect to whether they were either familiar or not...the three global measures of typicality, the same data-collection procedures were used. Each subject

**rated** all **members** of four of the 16 **product** categories (a total of 60 **products**) on one of the three scales. Before correlations were computed, the prototypicality and other measures...were measured on likelihood scales from - 3 (extremely unlikely) to + 3 (extremely likely). Each subject **rated** all **members** in four **product** categories. Attribute-structure **scores** for each category **member** were computed by summing across the belief ratings for each subject (and, as noted earlier...family resemblance ( $r = .23$ ), which supports Hypothesis 5c. In accord with these results, the regression **weights** **predicting** attitude (Table 4) were significant for ideals and attribute structure and were nonsignificant for family...ratings of meaningfulness reduced the correlation to a lesser extent to  $r = .45$ . These exploratory **analyses** provide some initial insight into the neglected question of why typicality and **preference** are **related** in product categories.

The regression results in Table 4 further indicate that typicality

Set	Items	Description
S1	15728	ITEM OR ITEMS OR PRODUCT? ? OR MOVIE? OR FILM OR FILMS OR - DVD OR DVDS OR BOOK? ?
S2	16901	USER? OR MEMBER? ? OR SUBSCRIBER? ? OR FANS OR VIEWER? ? OR CONSUMER? ? OR CUSTOMER
S3	2815	RATE? ? OR RATING OR RANK? ? OR RANKING OR WEIGHT??? OR SC- OR??? OR RECOMMENDATION?
S4	18617	COMPAR??? OR BASED OR MATCH??? OR ANALY?
S5	15184	OTHER OR ANOTHER OR LIKE-MINDED OR LIKE()MINDED OR RELATED OR SIMILAR?
S6	1805	TASTE OR TASTES OR INTEREST? ? OR PATTERN? ? OR PREFERENCE? ?
S7	3267	ESTIMAT??? OR APPROXIMAT? OR DETERMIN??? OR PREDICT???
S8	766	S1 AND S2 AND S3
S9	536	S4 AND S5 AND S6
S10	353	S7(S)S3
S11	2	S8 AND S9 AND S10

File 256:TecInfoSource 82-2006/Nov  
(c) 2006 Info.Sources Inc



**11/3,K/1**

DIALOG(R)File 256:TecInfoSource  
(c) 2006 Info.Sources Inc. All rts. reserv.

02394904                DOCUMENT TYPE:    Company

**California Scientific Software (394904)**

10024 Newtown Rd  
Nevada City, CA 95959 United States  
TELEPHONE: (530) 478-9040  
TOLL FREE TELEPHONE NUMBER: (800) 284-8112  
FAX: (530) 478-9041  
HOMEPAGE: <http://www.calsci.com>  
EMAIL: [sales@calsci.com](mailto:sales@calsci.com)

FILE SEGMENT: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Sole Proprietorship  
EQUITY TYPE: Private  
STATUS: Active

NUMBER OF EMPLOYEES: 10  
SALES: NA  
DATE FOUNDED: 1985  
REVISION DATE: 20011030

California Scientific Software, founded in 1985 and **based** in Nevada City, California, is known for its BrainMaker neural network software, which runs on...

...R) Windows (R) and Macintosh platforms. The technology optimizes business and market forecasting, stock market **prediction**, **pattern** recognition, medical diagnosis, manufacturing quality control, credit **scoring**, and **other** complex data processing operations. The system includes the NetMaker component, which imports Lotus, Microsoft Excel (R), MetaStock, CSI financial, and **other** file types. NetMaker offers **users** data **analysis** and graphing tools. The firm also provides software customers with optional accelerator board **products** and technical support services. California Scientific Software has sold over 25,000 units of its ...

**11/3,K/2**

DIALOG(R)File 256:TecInfoSource  
(c) 2006 Info.Sources Inc. All rts. reserv.

00156370                DOCUMENT TYPE:    Review

**PRODUCT NAMES: QuickBooks: Online Edition (181561)****TITLE: The Only Question That Matters**

AUTHOR: Darlin, Damon  
SOURCE: Business 2.0, v6 n8 p50(2) Sep 2005  
ISSN: 1080-2681  
HOMEPAGE: <http://www.business2.com>

FILE SEGMENT: Review  
RECORD TYPE: Product Analysis

REVISION DATE: 20060100

Intuit's QuickBooks Online Edition, which is the subscription- **based** version of the widely used small-business accounting package, benefited from net promoter rankings that assisted general manager Paul Rosenfeld in improving his **customer** support system. The system had guaranteed a response to queries within 30 minutes. However, customers...  
...as well, and their primary demand was for effective problem solving and good interactions with **customer** service representatives. The decision was made to survey **consumers**, but the survey could only be successful if the right questions were asked. Bain consultant...

...that the question that had worked most successfully for him was jWould you recommend X **product** to a friend or colleague?k Reichheld refined the idea and found an almost perfect correlation between high net promoter **scores** and exceptional revenue growth. For instance, while most airlines had low net promoter **scores** and low or negative revenue growth, Southwest had high **scores** and high growth. Some strategy and marketing gurus say that the network promoter technique could work for basic **consumer** buying, but might be less meaningful when used for **products** for which a more complicated number of factors influences the purchasing decision. To **determine** what customers really want, Intuit uses a service from Informative. Customers go to a Web...

...react to various statements. The software tests the power of the responses against those of **other** customers to make **consumer preferences** compete with each **other**. The **customer** then **ranks** some leading responses to further define priorities.

DESCRIPTORS: Accounting; **Customer** Service; Market Research; Survey Research

Set	Items	Description
S1	8499668	ITEM OR ITEMS OR PRODUCT? ? OR MOVIE? OR FILM OR FILMS OR - DVD OR DVDS OR BOOK? ?
S2	8820677	USER? OR MEMBER? ? OR SUBSCRIBER? ? OR FANS OR VIEWER? ? OR CONSUMER? ? OR CUSTOMER
S3	7154218	RATE? ? OR RATING OR RANK? ? OR RANKING OR WEIGHT??? OR SC- OR??? OR RECOMMENDATION?
S4	9092606	COMPAR??? OR BASED OR MATCH??? OR ANALY?
S5	16750976	OTHER OR ANOTHER OR LIKE-MINDED OR LIKE()MINDED OR RELATED OR SIMILAR?
S6	4507432	TASTE OR TASTES OR INTEREST? ? OR PATTERN? ? OR PREFERENCE? ?
S7	4562918	ESTIMAT??? OR APPROXIMAT? OR DETERMIN??? OR PREDICT???
S8	13901	S1(7N)S2(7N)S3
S9	20075	S4(7N)S5(7N)S6
S10	99380	S7(5N)S3
S11	2	S8(4S)S9(4S)S10
S12	13	S8 AND S9 AND S10
S13	8	S12 NOT PY>2000
S14	8	RD (unique items)
File	47:	Gale Group Magazine DB(TM) 1959-2006/Aug 10 (c) 2006 The Gale group
File	570:	Gale Group MARS(R) 1984-2006/Aug 10 (c) 2006 The Gale Group
File	635:	Business Dateline(R) 1985-2006/Aug 11 (c) 2006 ProQuest Info&Learning
File	476:	Financial Times Fulltext 1982-2006/Aug 11 (c) 2006 Financial Times Ltd
File	477:	Irish Times 1999-2006/Aug 11 (c) 2006 Irish Times
File	710:	Times/Sun.Times(London) Jun 1988-2006/Aug 11 (c) 2006 Times Newspapers
File	711:	Independent(London) Sep 1988-2006/Aug 11 (c) 2006 Newspaper Publ. PLC
File	756:	Daily/Sunday Telegraph 2000-2006/Aug 11 (c) 2006 Telegraph Group
File	757:	Mirror Publications/Independent Newspapers 2000-2006/Aug 11 (c) 2006
File	387:	The Denver Post 1994-2006/Aug 10 (c) 2006 Denver Post
File	471:	New York Times Fulltext 1980-2006/Aug 11 (c) 2006 The New York Times
File	492:	Arizona Repub/Phoenix Gaz 19862002/Jan 06 (c) 2002 Phoenix Newspapers
File	494:	St LouisPost-Dispatch 1988-2006/Aug 04 (c) 2006 St Louis Post-Dispatch
File	631:	Boston Globe 1980-2006/Aug 10 (c) 2006 Boston Globe
File	633:	Phil.Inquirer 1983-2006/Aug 02 (c) 2006 Philadelphia Newspapers Inc
File	638:	Newsday/New York Newsday 1987-2006/Aug 09 (c) 2006 Newsday Inc.
File	640:	San Francisco Chronicle 1988-2006/Aug 10 (c) 2006 Chronicle Publ. Co.
File	641:	Rocky Mountain News Jun 1989-2006/Aug 11 (c) 2006 Scripps Howard News
File	702:	Miami Herald 1983-2006/Aug 08 (c) 2006 The Miami Herald Publishing Co.
File	703:	USA Today 1989-2006/Aug 10 (c) 2006 USA Today
File	704:	(Portland)The Oregonian 1989-2006/Aug 10

(c) 2006 The Oregonian  
File 713:Atlanta J/Const. 1989-2006/Aug 10  
(c) 2006 Atlanta Newspapers  
File 714:(Baltimore) The Sun 1990-2006/Aug 11  
(c) 2006 Baltimore Sun  
File 715:Christian Sci.Mon. 1989-2006/Aug 10  
(c) 2006 Christian Science Monitor  
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Aug 10  
(c) 2006 The Plain Dealer  
File 735:St. Petersburg Times 1989- 2006/Aug 10  
(c) 2006 St. Petersburg Times

**14/3,K/1 (Item 1 from file: 47)**  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2006 The Gale group. All rts. reserv.

06007391 SUPPLIER NUMBER: 70397112 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Alternative CPI aggregations: two approaches.(consumer price index)**  
Kokoski, Mary  
Monthly Labor Review, 123, 11, 31  
Nov, 2000  
ISSN: 0098-1818 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 4493 LINE COUNT: 00377

... we decide to weight each household in accordance to its total household expenditure, then the **weights** are **determined** by:  
(3)  $(w.sub.h) = (E.sub.h) / ((Sigma).sub.h) (E.sub.h)$ ,  
where...historical empirical analysis. We use the same data as those for the CPI, specifically, the **Consumer** Expenditure Survey (CEX), to provide the household expenditure **weights** and CPI **item** price indices for the price changes in goods and services. The CEX sample comprises the ...quickly than its plutocratic counterpart, the differences are generally less than 1 index point. In **other** quintiles there is no consistent **pattern**; the plutocratic index value often exceeds the democratic index value. By **comparing** index values by index type across quintiles an interesting **pattern** emerges. For the plutocratic index, there is a general inverted U-shaped pattern, with higher...

**14/3,K/2 (Item 2 from file: 47)**  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2006 The Gale group. All rts. reserv.

05070419 SUPPLIER NUMBER: 19321769 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Overview of the 1998 revision of the Consumer Price Index.(Cover Story)**  
Greenlees, John S.; Mason, Charles C.  
Monthly Labor Review, v119, n12, p3(7)  
Dec, 1996  
DOCUMENT TYPE: Cover Story ISSN: 0098-1818 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4849 LINE COUNT: 00531

... aggregation formulas. One example of such an experimental index is the CPI-E, an index **based** on the expenditure **patterns** of consumer units with reference persons aged 62 or older.(3) **Another** index, currently under development, uses a geometric mean formula to average the prices of items...basic aspect of this revision will be the incorporation of a new set of expenditure **weights**. **Consumer** Expenditure Survey data from 1993-95 will be used to calculate a new expenditure **weight** for each **item** strata category in every CPI index area. These new market baskets--new geographic area samples...past, the Bureau will publish overlap indexes based on both the new and the old **item** structure and expenditure **weight** for several months beginning in February 1998. These overlap indexes will permit **users** to see first-hand the revision's effect on the published **rate** of inflation. Also, effective with the index for January 1999, the CPI will change from...

...criteria to locate segments that represent the housing stock throughout the geographic area, and also **determines** the sampling **rates** that will be used to derive the appropriate total sample of housing units. Samples will...

14/3,K/3 (Item 3 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

04805772 SUPPLIER NUMBER: 19682447 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Advice from the Web. (recommendation systems) (includes related articles on the features of recommendation systems, and on personalizing the content of the systems)(Your Personal Internet) (Internet/Web/Online Service Information)(Cover Story)**

Dragan, Richard V.; Lidsky, David; Munro, Jay

PC Magazine, v16, n15, p133(7)

Sep 9, 1997

DOCUMENT TYPE: Cover Story ISSN: 0888-8507 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3585 LINE COUNT: 00294

**ABSTRACT:** Web **recommendation** systems attempt to **predict** a person's preferences based on the preferences of others. Most began as researchers looked...

...for collaborative filtering technology, which uses algorithms to predict a person's likes or dislikes **based** on a community of users. The person's **preferences** are **compared** with a database of other people's **preferences**, and when **matches** are found, it recommends **other items** that **like-minded** people liked. **Recommendation** systems **match** well with Web commerce by allowing vendors to target their ads, but **users** sacrifice some privacy in exchange for receiving the **recommendations**.

... item of interest--books, for example. When you come to the site looking for a **book**, you are asked to **rate** several **books**, and your ratings are matched to those of other **users**. If a set of people like the same ten books you did, and they also...

...you--often with surprising accuracy. Recommendation systems work, and they work whether you're rating **books**, **movies**, or **products** in a catalog.

A **recommendation** system should increase in accuracy over time, as more **users** enter preferences on more **items**. Databases can be shared across interest groups, as with Firefly Network's Community Navigator, providing...on the theme, such as push-technology support via a Castanet plug-in, something no **other** company has introduced. GroupLens also lets Web sites ascertain your **preferences** implicitly--that is, **based** on actions you make on the site. These innovations make it the most promising product...

...a movie, you can learn about its director and cast. You can also see how **Moviefinder** **predicts** you'll **rate** a **movie** and compare that with the cumulative **rating** of all **users**. We had to **rate** quite a few more **movies** than with competitors Filmfinder (Firefly) and **Movie Critic** (LikeMinds) before getting feedback.

What makes GroupLens stand out from most of the **products** in this roundup is that it lets sites incorporate a variety of feedback from **users**. **Users** can **rate** explicitly by giving thumbs-up/thumbs-down (or in-between) ratings to **items**. GroupLens then takes ratings a step further by recognizing implicit feedback. While shopping online, for...

...available only on movie sites, we look forward to their implementation in other settings.

At **Movie Critic** (www. **moviecritic** .com), a site that shows off LikeMinds technology, **users** **rate** their favorite **movies** on a more

detailed scale than at **Moviefinder** (GroupLens) or Filmfinder (Firefly). You can rate as few as 12 **movies** before **Movie Critic** returns results; **Moviefinder** requires you to **rate** dozens. **Movie Critic** can also make **recommendations** for two **users** so that you and a friend can find a **movie** that you both might like.

Another movie and video site also employs the LikeMinds technology...

**14/3,K/4 (Item 4 from file: 47)**

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

04565025 SUPPLIER NUMBER: 18500667

**What does it mean to be poor in America?**

Federman, Maya; Garner, Thesia I.; Short, Kathleen; Cutter, W. Boman, IV; Kiely, John; Levine, David; McGough, Duane; McMillen, Marilyn  
Monthly Labor Review, v119, n5, p3(15)

May, 1996

ISSN: 0098-1818

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 11302 LINE COUNT: 00920

... Survey and those from the Survey of Income and Program Participation differ only marginally when **estimated** with person- **weights** versus family- **weights** (results not shown). For the Consumer Expenditure Survey and the Current Population Survey, the use...families have access to a color television.(26)

(TABULAR DATA 4 OMITTED)

For several other **consumer** durables, the poor have considerably lower **rates** of access, although for most of the **items** measured, their access rates are still above 50 percent. For example, 77 percent of the... poor children aged 5 to 7 move 3 or more times before their fifth birthday, **compared** to 20 percent of nonpoor children. The **pattern** is **similar** for older children as well.

Overall deprivation. The previous discussion provides information on the distribution...

**14/3,K/5 (Item 5 from file: 47)**

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

03897232 SUPPLIER NUMBER: 14081910 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Quality in document design: issues and controversies. (Research/Literature Review)**

Schrivier, Karen A.

Technical Communication, v40, n2, p239(17)

May, 1993

ISSN: 0049-3155

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 9306 LINE COUNT: 00770

... the final formula for the prediction measure.

Phase 4 Researchers conduct a regression analysis to **determine** what **weights** the text features should have when they are combined in the final formula (for a discussion of weighting procedures, see Hayes 1989, pp. 218-223). The regression analysis adjusts the **weights** so that the formula **predicts** the criterion, that is, comprehensibility or usability.

The practical goal of the quality metrics developed...addition to concerns about measuring quality and relating quality and customer satisfaction, a number of **other** questions have been engaging document designers. There is a great deal of **interest** in cost-benefit **analyses**

of quality, in automating document processes, and in developing standards for cross-industry comparisons of...categories of benchmarking--categories that allow one to measure the success of a company's **products** or publications: (1) **customer** satisfaction, (2) performance analysis, (3) **customer** productivity, (4) **customer** error **rates** and types, (5) expert evaluation, (6) internal application of standards and guidelines, and (7) industry...

**14/3,K/6 (Item 6 from file: 47)**

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

02448286 SUPPLIER NUMBER: 02986629 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Expert systems in business.**

Michaelsen, Robert; Michie, Donald

Datamation, v29, p240(6)

Nov, 1983

CODEN: DTMNA LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 4013 LINE COUNT: 00325

... displayed on the terminal screen.

When a consultation is completed, a summary list of the **recommendations** is produced.

If the **user** does not understand a question or **recommendation**, he can type "why" and the rule that generated that **item**, together with the chain of inference leading to invocation of the rule, will be displayed... human expert concerning the same case were judged for acceptability, without the judge knowing the **recommendations**' sources. The intent was to **determine** if a significant difference existed between the system's performance and that of the human...

...built. For example, TAXADVISOR has a rigid structure best represented by a rule tree, while **other** systems tend to combine a **similar** structure with a general **pattern - matching** search. Ultimately, the innate structure of the domain in question dictates the most efficient system...

**14/3,K/7 (Item 1 from file: 570)**

DIALOG(R)File 570:Gale Group MARS(R)

(c) 2006 The Gale Group. All rts. reserv.

02037313 Supplier Number: 70037083 (USE FORMAT 7 FOR FULLTEXT)

**Are Some Comparative Nutrition Claims Misleading? The Role of Nutrition Knowledge, Ad Claim Type and Disclosure Conditions. (Industry Overview)**

Andrews, J. Craig; Burton, Scot; Netemeyer, Richard G.

Journal of Advertising, v29, n3, p29

Fall, 2000

ISSN: 0091-3367

Language: English Record Type: Fulltext

Article Type: Industry Overview

Document Type: Magazine/Journal; Refereed; Trade

Word Count: 10162

... nutritional claims. These potential biases include (1) a positivity bias, in which consumers provide better **product** ratings merely based on the presence of the claim, (2) a halo effect, in which **consumers rate** the **product** higher on other attributes not mentioned in the claim, and (3) a "magic bullet" effect...very nutritious). (A "don't know" option was also provided.) Statistical tests were performed to **determine** if the



standardized **scores** for each category were significantly different from the overall standardized mean of zero. Soup was...and general nutrition claim conditions (with no disclosures) relative to the control condition that emphasized **taste** . Because preliminary **analyses** indicated that brand familiarity is positively **related** to (A.sub.AD) and (A.sub.BR) (p(less than).05), motivation to process...

**14/3,K/8** (Item 2 from file: 570)  
DIALOG(R)File 570:Gale Group MARS(R)  
(c) 2006 The Gale Group. All rts. reserv.

01593294 Supplier Number: 47002053 (USE FORMAT 7 FOR FULLTEXT)

**Relief for health care costs**

Dalton, Michelle

Med Ad News, p1

Jan, 1997

ISSN: 0745-0907

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2471

... manufacturers of over-the-counter drugs account for 31.9% of the European market. Analysts **predict** that, based on current growth **rates** and merger activities, these companies will control more than 54% of the European self-medication...the-counter medicines in the Italian health care system, primarily by educating doctors, pharmacists, and **consumers** .

The self-medication market has recorded good growth **rates** in recent years. There are switch **products** in fewer categories than the United Kingdom and Germany. Products have been switched in H...the products that they are purchasing.

In the past, European consumers have not shown much **interest** in treating themselves, **analysts** note; and manufacturers have adopted a **similar** attitude toward marketing over-the-counter medicines. As consumers begin to view self-medication as...

# Answers.com™

## collaborative filtering

### Technology

 TechEncyclopedia

#### collaborative filtering

Also known as "social filtering" and "social information filtering," it refers to techniques that identify information a user might be interested in. There are different kinds of algorithms used, but the basic principle is to develop a rating system for matching incoming material. "Collaborative" means that a group of people interested in the subject define their preferences in order to set up the system. Collaborative filtering is used to create "recommendation systems" that can, for example, enhance your experience on a Web site by suggesting music or movies that you might like. See [collaborative software](#).

- [Find the latest news, features and reviews relating to "collaborative filtering" from CMP's TechSearch.](#)

### Marketing Terms



#### collaborative filtering

Cooperation strategy between or among companies wherein customers are filtered out for the purposes of improving marketing efficiency. In order to effect this strategy, companies who have combined forces to reach a similar target market will share information garnered from their individual customer information databases.

### Wikipedia



#### collaborative filtering

**Collaborative filtering (CF)** is the method of making automatic predictions (filtering) about the interests of a user by collecting [taste information](#) from many users (collaborating). The underlying assumption of CF approach is that: Those who agreed in the past tend to agree again in the future. For example, a collaborative filtering or [recommendation system](#) for music tastes could make predictions about which music a [user](#) should like given a partial list of that user's tastes (likes or dislikes). Note that these predictions are specific to the user, but use information gleaned from many users. This differs from the more simple approach of giving an [average](#) (non-specific) score for each item of interest, for example based on its number of [votes](#).

Collaborative filtering systems usually take two steps:

1. Look for users who share the same rating patterns with the active user (the user who the prediction is for).
2. Use the ratings from those like-minded users found in step 1 to calculate a prediction for the active user

Alternatively, item-based collaborative filtering popularized by Amazon.com (users who bought x also bought y) and first proposed in the context of rating-based collaborative filtering by Vucetic and Obradovic in 2000, proceeds in an item-centric manner:

1. Build an item-item matrix determining relationships between pairs of items
2. Using the matrix, and the data on the current user, infer his taste

See, for example, the Slope One item-based collaborative filtering family.

Another form of collaborative filtering can be based on implicit observations of normal user behavior (as opposed to the artificial behavior imposed by a rating task). In these systems you observe what a user has done together with what all users have done (what music they have listened to, what items they have bought) and use that data to predict the users behavior in the future or to predict how a user might like to behave if only they were given a chance. These predictions then have to be filtered through business logic to determine how these predictions might affect what a business system ought to do. It is, for instance, not useful to offer to sell somebody some music if they already have demonstrated that they own that music.

In the age of information explosion such techniques can prove very useful as the number of items in only one category (such as music, movies, books, news, web pages) have become so large that a single person cannot possibly view them all in order to select relevant ones. Relying on a scoring or rating system which is averaged across all users ignores specific demands of a user, and is particularly poor in tasks where there is large variation in interest, for example in the recommendation of music. Obviously, other methods to combat information explosion exist such as web search, clustering, and more.

More recently, **collaborative filtering** has been used in e-learning to promote and benefit from students' collaboration.

## Commercial systems

There are commercial sites that implement collaborative filtering systems. For example:

- AlexLit.com
- Amazon
- Barnes and Noble
- Findory.com
- GenieLab - music
- half.ebay.com
- Hollywood Video
- jimmys.tv - video
- Loomia - web service
- Musicmatch
- Netflix
- radiolibre.ca
- Sourcelight Technologies Inc
- StoryCode - books
- TiVo

## Non-commercial systems

There are also non-commercial collaborative filtering systems:

- Alongtail - movies
- AmphetaRate - RSS articles

- [Last.fm](#) - music
- [Clinko](#) - music & movies
- [Everyone's a Critic](#) - movies
- [FilmAffinity](#) - movies
- [GiveALink.org](#) - websites
- [Gnod](#) The Global Network of Dreams. A recommendation system that recommends [music](#), [movies](#) and [authors of books](#)
- [Gnomoradio](#) - free music
- [Indy](#) - free music
- [iRATE radio](#) - free music
- [KindaKarma](#) - authors, video games, movies and music
- [Moonranker](#) - music, movies, and books
- [MovieCritic](#) - movies, [Macromedia](#) closed it.
- [MovieLens](#) - movies
- [MusicStrands](#) - music
- [Music Recommendation System for iTunes](#) - music
- [Musicmobs](#) - music
- [Popularism](#) - movies
- [Rate Your Music](#) - music
- [StumbleUpon](#) - websites
- [Upto11](#) - music
- [Wikilens](#) - various

## Software libraries

There are also software libraries which allow a developer to add collaborative filtering to an application or web site:

- [Taste](#) - open-source, Java
- [Cofi](#) - open-source, Java
- [CoFE](#) - open-source, Java
- [RACOFI](#) - open-source, Java
- [MultiLens](#) - open-source, Java, an old version of the code which runs [MovieLens](#). See also [author's page](#).
- [SUGGEST](#) - Free, written in C. (A library, not open source.)
- [Rating-Based Item-to-Item](#) - public domain, PHP
- [Vogoo PHP Lib](#) - open-source, PHP
- [Music](#) - open-source, PHP/SQL
- [consensus](#) - open-source, Python

## See also

- [Collective intelligence](#)
- [The Long Tail](#)
- [Recommendation system](#)
- [Reputation system](#)

## External links

- [Collaborative Filtering Research Papers by James Thornton](#)
- [Collaborative Filtering](#) by Francis Heylighen
- [Collaborative Filtering Resources](#) by Jun Wang
- [Evaluating collaborative filtering recommender systems \(DOI: 10.1145/963770.963772\)](#)
- [GroupLens research papers](#). GroupLens is one of the research labs that did a

lot of pioneering research in collaborative filtering.

- ['Social Information Filtering: Algorithms for Automating "Word of Mouth"' by Upendra Shardanand](#)
- ['Learning utility graphs for multi-issue negotiation using collaborative filtering' - Valentin Robu](#)
- [A collection of past and present "information filtering" projects \(including collaborative filtering\) at MIT Media Lab](#)
- [Collaborative filtering visualized as a network using Amazon data on political book purchases](#)

This entry is from Wikipedia, the leading user-contributed encyclopedia. It may not have been reviewed by professional editors (see [full disclaimer](#))

[Donate to Wikimedia](#)

## Mentioned In

*Collaborative filtering* is mentioned in these AnswerPages:

<a href="#">Findory</a>	<a href="#">Music Recommendation System for iTunes</a>
<a href="#">Slope One</a>	<a href="#">AmphetaDesk</a>
<a href="#">Loomia</a>	<a href="#">musicmobz</a>
<a href="#">MovieLens</a>	<a href="#">recommendation system</a>
<a href="#">Daily Me</a>	<a href="#">Indy</a>
	<a href="#">More&gt;</a>

## Copyrights:

 **TechEncyclopedia**

“Cite” Technology information about **collaborative filtering**  
THIS COPYRIGHTED DEFINITION IS FOR PERSONAL USE ONLY.  
All other reproduction is strictly prohibited without permission from the publisher.  
© 1981-2006 [Computer Language Company Inc.](#) All rights reserved. More from [Technology](#)

**BARRON'S**

“Cite” Marketing Terms information about **collaborative filtering**  
[Dictionary of Marketing Terms](#). Copyright © 2000 by [Barron's Educational Series, Inc.](#) All rights reserved  
More from [Marketing Terms](#)



“Cite” Wikipedia information about **collaborative filtering**  
This article is licensed under the [GNU Free Documentation License](#). It uses material from the [Wikipedia](#) article "[Collaborative filtering](#)". More from [Wikipedia](#)

LookSmart

**FIND ARTICLES** | 10,000,000 Articles

Where To Look For What You Need.™

**Find Your  
Graduating Class**

I graduated in:

1996  
1986  
1976  
1966  
1956

FindArticles &gt; Computers &amp; Technology &gt; Computergram International &gt; Oct 8, 1998 &gt; Article

FIND  IN  **Look** **Advanced Search****Find Magazines by Topic**

SAVE

PRINT

EMAIL

LINK

**Andromedia Merges With Likeminds**Computergram International, Oct 8, 1998

Andromedia Inc, maker of web traffic analysis and reporting tool Aria (CI No 3,421), is to merge with San Francisco, California- based collaborative filtering start-up LikeMinds. Collaborative filtering identifies groups of buyers and claims to be able to predict a web surfer's behavior and tastes based on past records of similar individuals. LikeMinds founder John Hey invented and first patented collaborative filtering technology in the 1980s.

The companies say that between them they can provide all the tools marketers need to gather web traffic information, make sense of it, act on it and measure the results of what they do. Aria can handle the first and last steps - collection and reporting - while LikeMinds specializes in identifying patterns of behavior and responding appropriately.

"Web sites throw off a tremendous amount of data," explains LikeMinds CEO Steve Kanzler. His customers had been coming to him looking for ways to sort through that data and integrate it with LikeMind's personalization and response software. In a similar way, Andromedia CEO Kent Godfrey says people were coming to his company wanting to add customization and real time response to the analysis and reporting they obtained through Aria.

ADVERTISEMENT

Ads by Goooooogle

**Pricing Analysis  
Software**

Proven In Manufac  
Chemicals, High-T  
Other B2B Industri  
[www.Vendavo.com](http://www.Vendavo.com)

**Data Integration**

Data Integration sc  
CASS, Dedupe, Pr  
& Geocoding  
[www.datalever.com](http://www.datalever.com)

**Application Integri**

Reviews & Reports  
Ensemble Apps  
Development Solu  
Learn More  
[www.InterSystems.com/](http://www.InterSystems.com/)

**High-performance**

Unlock the power c  
data, fast and affor  
Test Drive product  
[www.Netezza.com](http://www.Netezza.com)

**IBM WebSphere  
Training**

Custom Training al  
Mentoring Your IBI  
WebSphere Partne  
[www.trifecta.com](http://www.trifecta.com)

Content provide  
partnership w



THOMSON  
GALE

The deal has been in the making since Spring Internet World in Los Angeles. "We're already deep into the technical integration of these products," Godfrey says. The combined company will take the Andromedia name, retaining the LikeMinds brand for the personalization and collaborative filtering software. Terms of the deal were not disclosed.

COPYRIGHT 1998 ComputerWire, Inc.

COPYRIGHT 2000 Gale Group

Find Featured Titles for: Sports

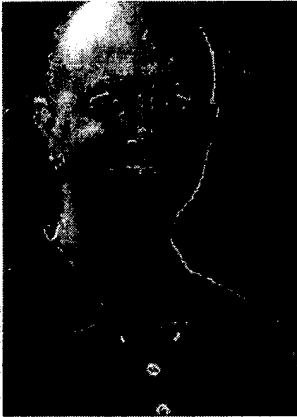
▼ CLICK TO VIEW ▼

DEGREEREVIEW.COM

Copyright © 2006 FindArticles™ - [About Us](#) · [Privacy Policy](#) · [Terms of Service](#) · [Advertise with Us](#) · [RSS Site Map](#)

# GameDevBlog

Jamie Fristrom, technical director of Torpex Games, on game development: management, code, design.



## About

### Recent Comments

DanMarshall on Blogs

Erik C on Blogs

krassimir touevsky on Damage Control

jvalenzu on Damage Control

Jamie on Damage Control

yeah on Damage Control

Jeff Knecht on Damage Control

alienspy77 on Help Build A Start-Up

alienspy77 on Help Build A Start-Up

alienspy77 on Help Build A Start-Up

### Recent Posts

Blogs

Damage Control

Help Build A Start-Up

Rummbles

It's Official

### Archives

August 2006

[« Everybody's Blogging! | Main | A Tale of Two Producers »](#)

August 03, 2004

## Moviecritic Reincarnated

There used to be this awesome site called moviecritic.com - you'd rank movies and it would predict what movies you'd like. It would recommend me weird movies like *Cold Blooded* with Jason Priestly - and it would turn out I actually liked them. Moviecritic shut down. I was sad. I joined Netflix because they had something similar, but it never worked as well for me, and my ratings were corrupted by my wife's ratings.

But now there is <http://movielens.org>. It's a non-profit, so hopefully it won't get shut down in a couple years. Unfortunately, it doesn't seem to work quite as well as moviecritic yet. Although for the most part its predictions match my opinions, it's still recommending me movies I've already seen and didn't like, and it has yet to realize that I consider *Naked Lunch* and *Videodrome* cinematic masterpieces.

I figure the problem is it doesn't have enough data to work with yet. The site is only getting 30 hits an hour or so - apparently not enough people know about it.

This is where you come in. You must go to that site, and rate a ton of movies, and give them better data to work with. Go! The fate of humanity depends on it.

August 03, 2004 | [Permalink](#)

### Comments

Mmm...as addictive as crack, without the harmful side effects (except possibly lost work time)

Good news is that its for a college research project, so it should be around for a few years at least..hopefully they will continue it, but if nothing else it could lead to some interesting results for search algorithms being used by similar sites like netflix.

Posted by: [Despayre](#) | August 03, 2004 at 09:21 PM

there is also this...



July 2006

whattorent

June 2006

worth checking out I think

May 2006

Posted by: [Markus Friedl](#) | [August 05, 2004 at 01:33 AM](#)

April 2006

sorry... I should use the preview feature more...

March 2006

www.whattorent.com

February 2006

Posted by: [Markus Friedl](#) | [August 05, 2004 at 01:34 AM](#)

January 2006

December 2005

This'll be a good test: whattorent suggests \*Way of the Gun\* -  
 movielens says I won't like it. We'll see.

November 2005

Posted by: [Jamie Fristrom](#) | [August 05, 2004 at 09:24 AM](#)

Subscribe to this blog's feed

## Links

any test results already Jamie?

Agile Game Development

Posted by: [Markus Friedl](#) | [August 10, 2004 at 08:45 AM](#)

Brett's Footnotes

Yeah, I'm curious. I liked Way Of The Gun.

Bryan McNett

Posted by: [Jeffool](#) | [August 11, 2004 at 12:34 PM](#)

Dionysus Logged Out

Try MoviePig - <http://www.moviepig.com>

Doublejumping

The original patent holder for LikeMinds, the predictive engine behind  
 MovieCritic, has redeployed his love of movies and user communities  
 in a new rating interface.

Gamasutra

GameDevLeague

GameMatters

FYI, MovieCritic was finally taken down in the Spring of 2001 when  
 Macromedia sold the LikeMinds software to IBM. Being both too  
 stupid and unimaginative to pay the extra \$20,000 or so it would  
 have cost them to take the entire MovieCritic system, including  
 existing accounts, history, and past transactions, IBM decided to  
 merely "mock" the original and port the MovieCritic demo to  
 WebSphere under the highly imaginative name of MovieSite.

GameProducer.Net

Games \* Design \* Art \* Culture

Games from Within

Groby Unplugged

Grumpy Gamer

Intelligent Artifice

If anyone required more evidence why IBM blows at everything they  
 do, witness the MovieSite demo being integrated into IBM's feeble  
 Content Publishing tool, later integrated into WebSphere Portal Server,  
 to be marketed with a straight face to customers worldwide under  
 the moniker WPCP.

Jamie On Game Development

Joel On Software

My Eight Bits - Max Szlagor's  
 Blog

POV - A Producer's Point of View

When I laughingly referred to the entire suite as "dustware", for  
 among other things its install requiring 82-CD's and the fabulously  
 naive and infamous inability to import large repositories of content  
 and instead deciding its largest customers wouldn't mind re-keying  
 millions of documents into WPCP by hand, everyone on the  
 management team looked at me with the blank bovine stares of  
 cattle that have been caged within eyesight of real grass for years  
 but not allowed to graze.

Penny Arcade

Raph's Website

Reality Panic

The Hobbit Hole

Xemu's Long-Winded Game

Industry Ramblings :: Main Page

Zen of Design

double fine action news

In fairness, IBM and Macromedia actually teamed up to "kill -9" MovieCritic, the latter screwing it up when they insisted it come out from behind the Andromedia, Inc. firewall where it had done yeoman's service for years and be deployed, via corporate policy, behind the Macromedia DMZ/Firewall, a move which got it hacked and nearly infiltrated within hours of the move.

The access went steadily downhill after that, April 2001 or so, and then then final software deal for LikeMinds later that year with IBM finished it off in July of 2001.

I was contractually constrained from taking the transactions with me so instead the entire MovieCritic dB was sacrificed to the vagaries of entropy and deemed to be better off having its electrons scattered into the void than preserved on a few CD's worth of backup!

Ah, corporate America. Don'cha just love it?

tV

Posted by: [tj](#) | [April 06, 2005 at 03:51 AM](#)

Nice burn on IBM and general corporate stupidity (such ripe hunting ground!)

Have been waiting for the collaborative filting concept to get mainstream, thanks for the background on what was evidently a well loved site.

will check out moviepig.com

Posted by: [Huckfinster](#) | [April 27, 2005 at 07:36 PM](#)

I'm liking moviepig. Seems fairly accurate so far. Wish it went back further in time.

Posted by: [Jamie Fristrom](#) | [April 29, 2005 at 09:46 PM](#)

So, did you like Way of the Gun? I mean, that last gunfight was just good stuff.

Posted by: [Jeffool](#) | [April 29, 2005 at 10:35 PM](#)

Sure. I'd give it 3 and a half stars.

Posted by: [Jamie Fristrom](#) | [April 30, 2005 at 05:19 PM](#)

So, that's what happened to Moviecritic.com! I loved that site.

Stopped using it for a year or so, then couldn't find it again.

Bummer. I'll try these other sites that were mentioned. Thanks for posting this.

Posted by: [tm](#) | [July 09, 2005 at 07:48 PM](#)

**Post a comment**

If you have a TypeKey or TypePad account, please [Sign In](#)

Name:

Email Address:

URL:

☐ Remember personal info?

Comments:

Preview

Post